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MODERN PHILANTHROPY



THE FIRST 3,000 LETTERS OF APPEAL STUDIED: \$70,000,000 REQUESTED. P. 9

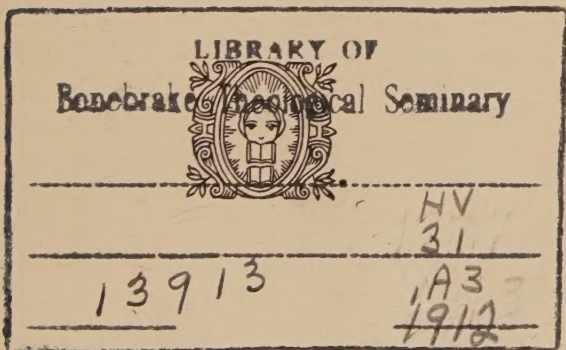
MODERN PHILANTHROPY

A STUDY OF EFFICIENT
APPEALING AND GIVING

BY

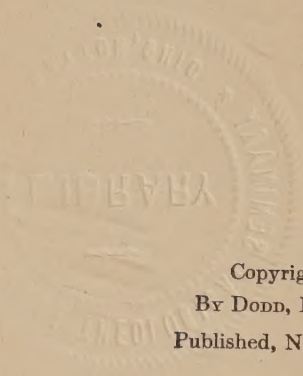
WILLIAM H. ALLEN

Director, Bureau of Municipal Research and National
Training School for Public Service
Author of "Efficient Democracy," "Civics and Health,"
"Woman's Part in Government," Joint Author
of "School Reports and School Efficiency."



NEW YORK
DODD, MEAD AND COMPANY

1912

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FOREWORD

OUT of a great opportunity that came to me Dr. Allen has drawn many valuable lessons and suggestions, with my approval and the hope that new light may be thrown by this book upon time worn customs and ideas.

Charity and Philanthropy have been factors for civilization, and have also been made to "cover a multitude of sins." Would that we might do away with these terms, keeping only their spirit,— "loving one's neighbor as one's self," — *doing one's utmost to insure equal opportunity for all to become efficient.*

Gifts spiritual, gifts mental, and gifts material are the three greatest means of expressing human interest. They have been unequally bestowed upon men and unequally obtained by men. Because individuals whom we can see have the making and the control of material gifts, there is a tendency to exaggerate their importance and undervalue gifts mental and gifts spiritual. Yet all three gifts are equally meant to advance and to improve the world and should be equally appreciated. He who sees God's image in men is able to help others prove it. He who understands law and order and systems for wise government and healthy living can show others how to bring them about. He who possesses the

riches of the earth may so use them as to produce the greatest good for the greatest number.

In the exercise of the three gifts men are happy and other men rise up and call them blessed and famous or "princely." So why indulge in so much talk about Charity and Philanthropy when givers themselves universally testify that the best using of one's own gifts is the greatest joy and best development?

The world over, it is recognized that the welfare of the government is bound up with the welfare of the individual and that the strength of the family is as the strength of each member. Why not concentrate united individual efforts upon making efficient government everywhere? Instead of being satisfied with intense individualism, let that individualism lead the way to establishing good government for the benefit of all. Today there are very strong signs of a general awakening to the advantage of such coöperation.

Man's individual gifts must be used systematically as well as sympathetically to be successful in their mission of benefiting himself, his country and his race. In all that Dr. Allen does for such possibilities in this book, I would commend it to our public, — to those who give and to those who receive money, vision, leadership and coöperation.

MARY W. HARRIMAN.

Arden House,
July, 1912.

PREFACE

So far as letters of appeal to rich men and women have heretofore been explained to the public, they have been treated as curios or nuisances. "Human interest" and "local color" attach to the phonetic feeling and spelling evidenced by *mutch*, *bui*, *widow's might*, *simply orfall*, *impreshun*, *remorse greatly*, etc. The curio instinct is gratified by appeals for money to pay debts contracted without a husband's knowledge, to provide a dowry, or to build a church where once a year may gather *in one grand hallelujah service the 13,000,000 black souls in the United States*.

But along with human interest and curios philanthropy's mail bag has lessons of tremendous importance to the giver and not-yet-giver, to the individual and organized appealer, and to the student of public affairs. Our examination of 6,000 appeals to Mrs. E. H. Harriman shows —

1. That nowhere have givers adequate means of learning what is most needed in their communities
2. That even the simpler forms of philanthropy are not comprehensively organized even in those cities where relief is supposed to be thoroughly organized, while in most cities and in practically all smaller communities

helpfulness is not commensurate with easily remediable necessity

3. That agencies already well financed, and with reputable managers, are more certain of an audience with the rich than are new activities representing urgent needs
4. That needs of an earlier generation have readier audience than present needs or anticipated needs of future generations
5. That letters of appeal are educational opportunities which rich men and women, in their own as well as in the public interest, would enjoy using and have an obligation to use
6. That there is need for a correspondence school in the art of appealing and the art of giving
7. That large giving may be done in a way that will enlist the coöperation of all who read of it even though they do not write letters of appeal
8. That those who give "without missing it" are sure to miss it in their giving
9. That neither appealing nor giving can be placed on an efficiency basis until there is frank, open discussion of the methods and purposes of appealing and giving
10. That free discussion of benefactions and malefactions will be impossible until the facts regarding present practice and results are made available

11. That to make experience available to all there is need for a local clearing house in each state and each large city, as well as for a national clearing house, which shall welcome appeals from individuals and from organized agencies, study them and make educational use of them among givers, appealers, newspaper writers and students of social forces
12. That agencies are needed in every state, every city and every county which will advertise ways out of trouble, just as the big correspondence schools market education and as the big correspondence stores market ice cream freezers or dry goods
13. That just as the mere accident of writing an appeal does not in itself entitle a writer to relief, so in any sane scheme of social advance the accident of not writing an appeal should not preclude possibility or likelihood of obtaining relief
14. That private philanthropy, no matter how lavish and wise, cannot take the place of efficient government or of the philanthropic motive in private business

The facts given in Part I are all matter of record, and are stated impersonally with Mrs. Harriman's approval. With obvious exceptions italicised matter is directly quoted from letters here reviewed.

For criticisms in Part II, I alone am responsible,

although I have submitted the manuscript to Mrs. Harriman and availed myself of criticisms and suggestions from her and from many recognized authorities in various fields of private benevolence. With respect to many points I have ventured criticisms — even after disapproval or qualification by some of those who have read the manuscript,— because they ring true with my own observations and studies of public giving during the past twelve years.

In making the constructive suggestions of Part III and Part IV Mrs. Harriman joins with me, for reasons stated in the Foreword which she has been good enough to write.

It is hoped that this study will prompt similar studies in many cities, will stimulate a discussion of giving among social workers and those able to give, will encourage editors and students to “look the gift horse in the mouth,” and will further the establishment of clearing houses or clearing agencies in every large community for keeping constantly before the public a list of community needs not yet met, so that givers may know how to be philanthropic without creating maleficiaries.

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PART I

Six Thousand Appeals to Mrs. E. H. Harriman

DURING the two years 1910 and 1911 the Bureau of Municipal Research studied 6,000 letters of appeal written to Mrs. E. H. Harriman by individuals, churches, hospitals, charitable agencies, universities, etc., from all corners of the globe. Three thousand men, women and children in the United States asked \$22,000,000 for themselves; 1,100 benevolent agencies in the United States asked for \$207,000,000; 1,400 personal letters from Europe, Asia, Africa and Australia asked for \$32,000,000; while 150 institutions of various kinds from foreign countries asked for \$6,000,000.

These letters by no means include all appeals made to Mrs. Harriman in these two years. Many of the largest sums were requested verbally. Others came in such personal ways that Mrs. Harriman did not send them to us for analysis. Others came at times when it was not convenient to have them sent to us. But while the total amounts are understated, the analysis is correct as to the 6,000 letters studied.

“What You Would Never Miss”

With few exceptions requests are prefaced with the assurance that writers want only what Mrs. Harriman would never miss. *You can send me \$200,000 and never miss it.* While this particular

request came from Montana, it has innumerable companion requests from all corners of the globe for amounts that range from *no matter how little* to hundreds of thousands and even millions. *Just think*, writes a Californian, *you could never miss \$1,700 and when a man goes to the home beyond he cannot take his riches with him.* Says a New Jersey mother wanting \$2,000 for a chicken farm: *If you will send me just that small amount you can never miss it from your large amount.* In all apparent sincerity another request from woman to woman suggests: *Please do sit down and write a check for one million dollars. It will look so small that you will see you'll never miss the sum and make me famous and fortunate.* From a township board in Missouri is written: *You would scarcely miss that amount (\$50,000) and, oh! what a heavenly assistance it would be to us.* One excited metaphorical lady wanted *just a drop from your overflowing bucket for a sister in deep waters.*

Such metaphor is not confined to mothers in Oregon who want to buy homes; nor to European girls who want dowries; nor to inventors who want backing; nor to self-admitted beautiful Kentucky girls who are assured that with a musical training they will rival Mary Garden and Alma Glück; nor to New York youths who want to start in business.

Trustees of churches, hospitals, colleges and charitable societies likewise come to believe that when fortunes pass the million mark they also pass the

missing mark. So they write: *Will you give from your bounties?* or *We take the liberty to write to you for a small share of your enormous wealth;* or *While of course the demands upon you are enormous, we trust you will grant this request.* With similar casual introductions they ask for a million dollars to start a college in Oklahoma; \$50,000 for a mission among the mountain whites of the south; or \$90,000 to build a new church in the Dakotas.

While not every letter says in so many words that \$500 *will not be any more than a drop of water to you*, or that \$200,000 *will be a drop — an unnecessary drop — in your bucket*, there is in all of these letters the implication that Mrs. Harriman can at least afford to grant the request. In literally hundreds of letters are expressions to the effect that if she could only see the conditions as the writer sees them she could not help granting the request.

Who the Writers Are

The general impression of so-called “begging letters” is that appeals are sent to the rich chiefly by unreasonable persons, self centered if not slightly unbalanced. The letters here reviewed do not bear out that impression.

Even the personal letters asking money for the writers without the slightest altruistic pretense are, in most instances, reasonable requests when compared with the writers’ description of the need which prompts them. Among the writers are:

Wife who has lost \$15,000 by speculation without her husband's knowledge

Relative of one of America's best known writers

Daughter, sole support of paralyzed mother, sister with neuritis and another sister going blind slowly

Vice-president of a national bank desiring help for local hospital

Neighbor no longer able to help a struggling girl art student

Friend of a woman of 65 *already a well known teacher for many years on missionary fields in Turkey . . . anxious to go back to work among Turkish women and girls pathetically eager to get western culture and longing for all sorts of practical things . . . how to take care of babies, how to fight tuberculosis, typhoid, etc*

Daughter of old family whose home *is in the French quarter where wealth once reigned*

Surveyor and engineer wanting help for a minister brother *injured in a trolley car accident when going to accept a call from a prominent church*

Clergyman wishing \$2,500 for parishioner to continue her fight for an inheritance

Man wishing to sell gold watch for which he *got no use . . . when I see my family go hungry*

Adopted daughter who has found her own mother and wants money *to start in some business so we can live together*

Aged woman wishing *a little help* so that she can stay with her husband *in his last hours*

Many persons wishing capital *to be of help to some of God's children*

Brother of a physician stricken with paralysis

A woman of over 60 who, after 40 years of *patient back-breaking toil and such economy as would give the mother of economy pointers . . . come to you as woman to woman . . . for a few hundred dollars to help pay mortgage on home*

Woman of 56 who finds it *hard for a woman to get a start*

Woman who could manage a farm but *could not find anyone with a farm to manage who wanted a woman to manage it*

Of 2,839 personal appeals less than 10 percent were altruistic in the sense of relating entirely to others than the writer; 1,325 mentioned the writers alone; while 1,215 asked for themselves including others. Two out of three were from women.

So far as could be told from the handwriting, only 282 or about one in 10 were from illiterate persons, while 338 were apparently from persons of far more than average education.

Nearly one in 10 were from persons over 60 years of age, while only one in 25 were from minors, generally however in the interest of *Mamma who is sick and worrying for the debts.*

Enclosures came with 330 letters; sometimes a stamp, sometimes a photograph of homestead, children or fiancé, sometimes pieces of lace, handkerchiefs, newspaper clippings, catalogues or other proof and argument to support the appeal.

Usually some special need or difficulty is mentioned

to put the writer in a different class from that of his neighbors and to justify his appeal. For example, 1,014 mentioned illness or death in the family; 216 mentioned business difficulties; 205, unemployment; 173, old age without savings or without supporting relatives; 26, marital difficulties.

Practically no income group, no occupation group, no culture group is without representation among the writers of these appeals. College boys and girls, stevedores, bishops, convicts, ambassadors; men and women so conscious of their culture that they do not want to soil it by earning a living; other men and women so conscious of lack of culture that they want help to secure it; millionaire trustees of charitable societies; widows in distress; captains of industry and their employees; white, black, yellow — every imaginable kind of person is included in this list of correspondents. Distinguished names in American public life are found on the letterheads of appeals (including a president of the United States and an ex-president), and many of them are signed in facsimile by secretaries or by owners themselves. Educators, social workers and journalists whose ability to think for public welfare is a greater asset to the country than any single millionaire's ability to give, — sometimes two or even twelve append their names to one appeal in original signatures.

Can there be any doubt that it is worth while to study an output of suggestions and appeals from such sources?

The Localities Represented

It is not merely the slum dweller or the slum worker in a great city who writes to the rich men and women advertised in the press. On the contrary 3,500 different localities are represented by these 6,000 appeals. For Mrs. Harriman's office and our own we prepared two pin maps indicating the localities in the United States after the first 3,000 letters had come. Little black pins mean individuals asking for themselves and families. Large red pins are used for colleges and universities, little red for industrial schools, etc, white for churches, green for hospitals, yellow for boys' clubs, blue for homes and asylums, lavender for scientific and civic bodies.

The frontispiece gives only a vague impression of the interest awakened by this chart. Visitors first wonder, then ask, then look for their own towns, and end by saying "The problem of giving efficiently is not so simple as I have been thinking."

Why the Letters Were Studied

The first 20 or 50 times one reads: *You will never miss such a trifle, while to me one thousand dollars would look like Heaven itself*, the heart response is immediate. It seems imperative to answer an appeal to save a tuberculous fiancé, rescue a paralyzed baby, rebuild a church that was struck by lightning, supply the last fifty thousand toward a college *which will illumine a state*, or give an old couple the *longed for trip back home*. What right have I with an in-

come of \$50 or \$500 a day to hesitate when I pass distress, or when it comes to me in my morning mail? Why take a sobering second thought when impulse says "give"?

Millions of people really and truly believe that Mr. Carnegie or Mr. Rockefeller or Mrs. Sage or Mrs. Harriman "will never miss" the little that is needed to do the particular good that they picture themselves doing if only they were millionaires. With millions in a single hand it seems extraordinary to the untold many who do not write letters of appeal, as well as to the relatively few who do write such letters, that human distress should continue, homes should be lost, or causes abandoned *just for want of small gifts at the critical moment.*

By January, 1910, Mrs. Harriman had received thousands of letters. To the limit of her strength and time she had tried to read them, especially personal letters from organized agencies and letters written by individuals who seemed to have written in good faith from some obvious pressing need. She had instinctively responded to the human cry from *one mother to another mother, from one Christian woman to another, from the poorest woman to one of the richest*, etc. But with that other instinct, or second nature, which comes from giving thought with money, she wanted to see the end of her responsiveness; wanted to be sure that her helping would not hurt; that her giving would not rob; that her uplifting would not break down. She saw that she must

be able to prove to herself and to others not only that the world is better for her giving but better in proportion to her opportunity for giving.

At my first talk with Mrs. Harriman regarding this problem she stated that she had been asking herself questions such as these: Is this touch with human need in all corners of the globe given me for no use? Can I do nothing but throw these letters in the waste basket merely because I have neither facts, hours in the day nor money to determine where I can help without hurting? Is there any lesson in these hundreds of appeals for me, for others who want to give wisely, for those who ask and for those who are trying to understand, interpret and direct social forces?

To decide without careful inquiry which should and which should not be answered would probably do the world infinitely less good than to invest in productive business, such as the manufacture of paper bags or shirtwaists or music boxes or moving pictures, and would lead almost certainly to helping the wrong persons and the wrong agencies. For example, I asked an assistant, a college graduate and also a graduate of the New York School of Philanthropy, to select 50 letters which she thought would require immediate answer and would justify relief. Of her 50 not five seemed to me to justify Mrs. Harriman's attention. Yet without study of the individual conditions my assistant's guess was probably just as reliable as mine.

On the other hand, to do nothing about these letters seemed intolerable to Mrs. Harriman. Pastors' wives wrote her as *one worker to another*. College presidents wrote her as *one educator to another*. Hundreds of individual stories ring true. There *are* tragedies in homes and in communities; destitution *does* come because of sickness; the lives of talented men *are* blighted for want of education; usurers *do* take away the borrower's means of livelihood if debts are not paid; 3,000 rocking chairs *would* give comfort to 3,000 old soldiers; country districts *are* in need of hospitals and house to house nurses.

As an experiment Mrs. Harriman sent 100 letters to be read and analyzed "for scientific purposes only." The first 100 letters showed such opportunity for scientific study, so many new fields for giving not yet entered by philanthropy and so many individual cases of need for which philanthropy even in cities was not equipped to give relief, that further letters were sent, always for "scientific purposes only."

Gradually question took the place of doubt and conviction took the place of question, and it became apparent that these letters of appeal contained lessons altogether too important for a waste basket.

Why the Bureau of Municipal Research Was Enlisted

For a year prior to his death Mr. Harriman had given much attention to efficiency in public business

as a remedy for many political and industrial evils. He had addressed several audiences from the Pacific to the Atlantic coasts in support of his proposition that government should be put on a cost per ton mile basis:

The railroad managements know what it costs to transport a ton of freight one mile and are governed accordingly, and furthermore, they are constantly striving to reduce that unit of cost. If this principle were to be applied to the financial problems of the government you would see a marvelous change within a few years.

.

It is time for the people to turn their attention toward the regulation of the government.

Let them insist that public officials shall wisely expend the incomes which they now have rather than this constant seeking for larger revenue.

The last public meeting which he attended was a dinner given by Mr. Henry Phipps to 30 business men for consideration of the municipal research movement. At that dinner Mr. Harriman had urged a five year guarantee of \$100,000 a year to insure the continuing coöperation of business men with public officials in putting New York City on a cost per ton mile basis. The accountant and purchasing agent of the Harriman lines had coöperated in formulating for New York City the Bureau's plans for accounting revision. On the day before he sailed for Europe

Mr. Harriman had called together a group of financiers to arrange for the underwriting of the Bureau guarantee; gave interviews to a magazine and to newspapers, and wrote two letters regarding the future of municipal research.

Mrs. Harriman had thus for months considered from one angle after another the proposition that much of the breakdown which creates the need for private philanthropy is either due to inefficient government agencies or must be remedied by efficient government agencies. She wished the letters to be read from the point of view of government responsibility rather than private bounty. Because the training of its trustees, directors and investigators equipped the Bureau of Municipal Research to look at the mail from both points of view, the letters were sent to that Bureau in the hope that such lessons as might be gained from the study would be used later to help increase the efficiency of health departments, school departments, public relief and correctional agencies, etc.

The entire expense of reading, postage, stenography, etc, has been borne by Mrs Harriman.

How the Letters Were Studied

There have been several stages in the study, each next step being taken experimentally after consultation with Mrs. Harriman.

1. In the first 100 letters practically nothing was noted except the purposes for which money was

asked. Until they had been read it was not proved that "begging letters" were material for scientific analysis.

2. We began to record the facts called for on the card here given:

NO. 2177		STATE AND CITY <i>Ala. Anniston</i>																		
WRITER										AGE		EDUCATION		BENEFICIARIES						
Husband	Wife	Father	Mother	Widower	Widow	Daughter	Son	Other relatives	Masculine	Feminine	10-20	60 or over	Excellent	Moderate	Self	Children no	Husband or wife	Parents P M	Other relatives	Non-relatives
CAUSE OF NEED													LETTER		REFERENCES					
BUSINESS DIFFICULTY													No pages							
Press Sick bills	T B	T or O	Crippled	Old age	Unemployment	Accident	Debt	Speculation	Failure				7	Pencil						
PURPOSE OF AID REQUESTED													AMT REQUESTED-GIFT-LOAN							
Pay mortgage	Employment	Education	Business capital	Medical care, etc	Investment	Clothing, etc	Sell	Debt's	HOME				STATED		ESTIMATED		Secured Interest specified			
								Buy	Build	Use	Buy land	100								
REMARKS: <i>Woman is afraid the children will be taken away & put into homes.</i>													Acknowledged, referred to. Letter to school, health, charities, minister, employer, T B. Ass'n., other No. of letters written							

We noted for each letter whether it was written by husband or wife, father, mother, son, daughter, grandfather, friend, King's Daughter, pastor or college president. We put down in whose behalf each letter was written: whether for the writer's family, for some church, mission, hospital, school or for some yet-unborn project for the public good. If a loan was requested it was put down in a separate column from gifts, with the amount of interest which the writer wanted to pay. It

seemed important to note separately whether aid was wanted to pay off a mortgage, to start a business, to secure an education, to pay doctor's bills, or for clothing, dowries, or travel. So far as the causes of need were described, they were put down too, such as losses in speculation, lack of education, sickness, old age, or burdensome debt at impossible rates of interest.

When the requests were for organized uplift work, such as churches, hospitals, missions, or colleges, we noted who wrote; whether authorized or unauthorized; official capacity; how much was needed, if stated; how much had been obtained locally; how much they wanted Mrs. Harriman to give; the number of people who would benefit from the gift; whether for buildings, equipment, endowment, enlarge, repair, salaries; references; other efforts to obtain funds; etc. Where the writers had not specified the amount of the gift desired, we did our best to estimate the minimum amount that the writers would probably expect Mrs. Harriman to give, if, in view of the circumstances stated, she should decide to give anything. As the work grew we saw the need for enlarged and improved classification, as is always the case.

Thus far no letters were answered and, with but few exceptions, even enclosures were not returned except where stamps were furnished for that purpose.

3. We began to answer appeals from charitable



FROM A CHURCH THAT HATH—

THIS RECTORY



From Photograph Enclosed



From Photograph Enclosed

APPEALS WITHOUT WORDS

agencies and churches in those instances where trustees of betterment work had obviously spent time in formulating a careful statement to Mrs. Harriman. This was done for two reasons: because they would at least appreciate a formal acknowledgment, and because their altruistic purposes and their positions entitled them to a formal acknowledgment.

Mrs. Harriman wants you to know, however, that she is having a study made of some 3,000 letters to learn what lesson, if any, they contain for the country at large and to learn for herself the most effective ways of directing her gifts. She is trying to have those who appeal to her appreciate with her how futile it would be for her to try to take the place of local hospitals, schools, health departments or neighbors.

4. We tried personal answers to individual letter writers, but before answers were sent generally we wrote to persons whose letters indicated that if their facts were correct they needed help at once from somebody. We informed them where — if we knew — in their own localities they could get help from hospital, charitable agency, church, etc.

Mrs. Harriman feels that one living so far away from Toledo cannot help you in the best way, and for this reason wishes you to have the above address.

It might be worth your while to make inquiry at the Y. W. C. A. to learn if they give a busi-

ness course . . . also if the evening schools in Cleveland have a commercial course.

The general organization of your church has a fund established for the care and maintenance of retired ministers.

Apply to the county superintendent of health in Elkton, S. D., who will be in better position to render assistance and advice than anybody else.

In a few instances letters were written to charitable agencies or churches asking them to look up persons who said they needed help:

A mother of three children who wrote that *the furniture will be taken in a few days and the children will be homeless unless we can raise \$8.75; . . .* a mother of ten children from six months up, only two able to work, *school will open soon and I don't really know what to do for shoes and clothes; . . .* a man wishing money for board and lodging between date of engagement in new position after an accident, and the end of the two week period *when our firm pays.*

Where the need described seemed to call for help from public agencies, such as health departments, school superintendents, etc, we wrote to those agencies asking what they were in position to do in their communities for certain hypothetical cases cited. A prison board was asked if a prisoner needed \$5,000 to prove whether he had been *railroaded to*

prison. The state health secretary of Michigan was asked what help a person suffering from tuberculosis in an outlying district of Michigan would receive. The state secretary of health of Minnesota was asked what, if anything, could be done for a feeble minded child in a small town. Replies enabled us to help; for example, we could tell a young woman in Oklahoma who has been *helpless lying on her back from what the doctors call bone disease* that there was a hospital much nearer than St. Louis or Chicago, and put her in touch with her state health officer.

Where school children were involved, except in cities known to have charitable agencies, we wrote to the school superintendents. For example, the superintendent of schools in Rome, Georgia, was asked if it was necessary for the mother of two children to apply outside of Rome for shoes and clothing that her children might attend school.

Where needs for adults were involved we wrote to the health officer, if the city was large enough to have a health department, and for small communities we wrote to the mayor. Where church connections were mentioned we wrote to the minister. Upon receiving word that local agencies were prepared to give the kind of help called for we referred the appellant to that agency. The practice, however, has been not to send the name of a letter writer to a charitable agency or other person.

In numerous instances help was secured. In how

many we do not know because we have not undertaken what we believe the proposed clearing house for handling such material should undertake, namely, to follow up such correspondence until it is proved either that the statement of need was incorrect or that necessary relief has been given. The reason for not doing that in this instance is that we have been conducting a study and not a propaganda. We have proved that local private relief agencies, hospitals, schools and health departments profess to prefer to take care of their local problems with local funds and profess to welcome references of such problems from New York.

5. We began to send out some acknowledgment to every person writing, on the theory that it was worth the ten or twenty cents it would cost to tell that person of our study and its purpose. After all, what better machinery of straight thinking about local responsibility for local needs is there than the person who writes to you for help? The woman who writes from Boulder, Colorado, to a rich man in Chicago or New York will keep on thinking that she ought to have an answer, and that she ought to have a favorable answer, unless somebody convinces her that she is wrong. So long as she is laboring under the impression that the way to cure her difficulty is to attract the attention of somebody 3,000 miles away she is a source of infection-misinformation. We have been sending out the following slip marked to note the special kind of aid requested:

"THE GREATEST INTEREST OF EACH OF US IS THE COMMON INTEREST OF ALL OF US"

(Confidential)

Six thousand letters asking Mrs. E. H. Harri-
man in two years for \$267,000,000 have been studied to
see what lessons, if any, they contained for Mrs. Har-
ri-
man, for other givers, or for those who appealed.

Requests are mainly for (a) help to secure an
education, (b) loans to raise mortgages, to start in
business, or to purchase a home, (c) help to recuper-
ate losses sustained through illness or other catastro-
phes, and (d) churches, colleges and other uplift agen-
cies. Few persons asked for enough to do all they
wanted to do.

To have given \$267,000,000 as requested would
in most instances have done more harm than good.
No person has any right to give money in a way that
hurts others. Nor has anyone the right to try to
help others unintelligently.

Local resources can almost invariably be found
or developed to take care of local troubles. The
mayor, health officer and school superintendent of a
city can do far more than a person living at a great
distance. Individual cases called to their attention
may be the means of interesting whole communities
in providing ample means of relief for all their mem-
bers.

Means of earning one's way through school
or college are constantly increasing. The president
or dean of the nearest college will suggest means.

Banks and private loan companies lend money
on real and personal property. Business men often
invest money in mortgages, and make loans to reli-
able persons to start in business, or tide over periods
of misfortune. Building and loan associations make
it easy to own a home.

Hospitals offer the best and safest care in case
of illness, or the health officer in charge may be con-
sulted. Cases of tuberculosis should always be re-
ported to the local authorities.

The most lasting benefit to all will be derived
from consulting those especially charged by the com-
munity—viz. the government supported by taxes—
with the responsibilities of public education, public
health and the general welfare.

With this slip has usually gone some personal word:

I am . . . enclosing . . . statement about the benefit of fresh air to delicate children just to show you that your sister can obtain all the fresh air necessary in your yard. It is not necessary to have a pony and cart to take her out in the fresh air. . . .

Your letter is but part of a series of letters written by and for Miss —— for different amounts at different times. If your interest continues, will you be good enough to look at the letters she has received from us relative to her numerous letters? You will be convinced, I am sure, that every effort has been made to deal sympathetically with this matter and also that the particular way in which Miss —— wishes help is in all likelihood the unkindest way in which anyone could serve her. (The minister replied that he *really did not know her.*)

Several friends advised against acknowledging appeals on the ground that it would lead to an increased number of communications certain to annoy. One cited Charles Dickens' penalty for telling the public that the two Cheeryble brothers in "Nicholas Nickleby" were not myths of his imagination but men he knew personally, "For the next six months my life was made miserable by importunate letters asking me to disclose the address of the brothers or to forward them letters." Yet not one in one hundred appealers has apparently failed to "catch the point" of our effort to interest them in the al-

ternatives presented to rich people, and in the lessons taught by these letters for better coöperation of citizens—including the sick and the needy—with themselves and with government in uplift work on a large scale.

6. Gradually as we saw the results of suggestions we ventured to make them to organized agencies. We began by calling attention to obstructions raised in an appeal itself to a responsive reading; for example (a) inserting intimate greeting and conclusion in an obviously circular letter; (b) failing to give any idea of the amount of money needed, or the nature of the work; (c) writing for purposes known to have been adequately provided for. But this we did quite sparingly and only where there was reason to believe that suggestion would be welcomed. Responses have proved that suggestions may be more helpful than money, because they help get more money or prove money unnecessary. At first we used blank envelopes and blank paper; later the following heading:

The Greatest Interest of Each of Us
Is the Common Interest of All of Us

Most of the answers to personal letters have been signed by whoever had the details of the investigation in charge. I signed those where later correspondence might make it important to locate responsibility with the Bureau of Municipal Research, such as two or three rebukes to young men asking

for help and several cases of persons writing importunities bordering on threats:

The worst possible thing that could happen to a young man wishing an education would be for some stranger to respond to a letter such as yours to Mrs. Harriman. You misspelled her name, you addressed her at the wrong place, you misspelled a number of words which indicate carelessness, not lack of opportunity, such as "*hearte*" and "*streach*" and "*fil-full*." Count the time that it takes to write a letter like this, then think it over and see whether you believe it is fair to ask a busy person in another city to read a letter which you have not taken pains to write as carefully as you know how.

.

In your case I am sure she would wish a letter sent in the hope of enabling you to see how incompatible with the facts in your letter is your present talk of love and duty. As I take it, in spite of your familiarity with the history of Wall Street and the jokes about lambs and wool, etc, you so forget yourself as to bet on another man's game and with another person's money — that other person being your own mother.

I am not commissioned to speak for Mrs. Harriman, but if there is any one thing she can be counted upon never to do it is to bear the slightest responsibility for such an act as you propose. I am sure she would say that in the long run the kindest thing for any man to do for his mother is to confess the facts in a case

like this, and let her knowledge help him keep true to the line in the future.

For someone else to pay the penalty for your act, and to help cover it up, would, if history tells the truth, only result in encouraging future weakness.

.

Would your bishop call your reference to laborers "who are *now too strong to ignore*" a threat or an indiscretion? If someone were to write you "*I do not suppose that the truth is often told you*" would you dig down into your pocket at once and give him a letter of recommendation and a check? . . . After you have heard, as your letter shows, that Mrs. Harriman is receiving letters by the thousand and is having them read for her (after, however, she has read most of them herself), should Mrs. Harriman be surprised to receive a letter from a churchman asking help for a church in an envelope marked *Private*? Do you, as a Christian minister, seriously mean to imply that Mrs. Harriman's failure to comply with your appeal would be treating your *hundreds of people with contempt*?

In asking charitable agencies for information we have, as a rule, used a modified Bureau of Municipal Research letterhead, without names:

BUREAU OF MUNICIPAL RESEARCH

PURPOSE: TO SECURE CONSTRUCTIVE PUBLICITY IN
MATTERS PERTAINING TO MUNICIPAL PROBLEMS

"THE GREATEST INTEREST OF EACH OF US
IS THE COMMON INTEREST OF ALL OF US"

261 BROADWAY, NEW YORK

Most of these letters I signed. In dealing with state and city officers the Bureau's letterhead has always been used, partly because we wanted to locate responsibility and partly to afford occasion to emphasize the government aspect and government responsibility for meeting such needs as are brought to the attention by appealing letters.

In reviewing the work of readers it was necessary, as it will be in a clearing house if established (see Part III), to check over not only the estimates of amounts but the character of answer. For example, the cards in our files will show notes like the following made by me upon review:

Did you look this up?; Follow up; Not enough for such case; Get reference in nearby city; What basis here?; Not enough in New York; Would not letter have been better?

As our particular study was for purposes of analysis, not for treatment, there was much less of this supervision than the letters warranted.

March 29-1910.
Post Card — Postkart
Very Kind Lady.
Permit me to ask
you to remember my 77
birthday anniversary
which occurs Apr. 17.
proximo.
Hoping fully Yours

What 3,000 Individuals Wanted

They wanted \$22,000,000.

1,800 wanted outright gifts of \$8,000,000: \$100 for an artificial leg for neighbor's boy; two artificial legs each for two different men; money to put artificial leg on the market; \$20 to attend reunion of Confederate soldiers; passes; pensions; trusses; \$25 to pay for copyright of drama; a tombstone *so expensive and I am unable to do much, still it is a sacred duty*; to help a fine firm with a crook at the head of it *get the crook out*; insurance money; a new summer dress for a young girl who has not had one for five years and who cares for her crippled uncle; \$50 to carry out a plan to stop a family of 12 children from tormenting their neighbors; copy of a newspaper to be sent to prison; scoop on Harriman news for woman reporter; trousseau; pin money for woman of 60 whose husband will not give her any money; \$3,000 to save home of a city official who admits she is *a thirty-two years old maid*; admission fee to old folks' home; to be made independent of children who *treat me worse than a poor house*; to keep homes together for widows or for families where fathers are in an asylum, jail or hospital; money to take girl several hundred miles to where her sweetheart is in a hospital; money to make mother

of a woman of thirty independent so that the woman herself can marry a man *with whom I am keeping company who must support his own mother*; money to visit *81 year old mother in Germany*; out of style clothing; oranges and peanuts for sick daughter; \$25 to *celebrate 25th wedding anniversary* — man earning \$65 per month; \$50 to purchase a much desired gift for a friend; *a few simple pretty clothes* for a girl of 22 who says *Do you blame me for not wanting to marry him when he is wealthy unless I have them?*; magazine subscription for a cripple; souvenir post card and autograph for a little blind boy who is making an album to entertain his visitors; help and protection for a young daughter coming to New York City; *merely the gift of an automobile for my aged mother and myself which would be nothing in your sight*; \$400 in the Lord's name for a minister whose present automobile is worn out

617 wanted loans of \$5,000,000: Some with and without security, with and without interest, at, above and below prevailing rates; a woman who needs \$150 because of *a sudden affliction*, will return it at \$5 a month; an Arizona farmer compelled to mortgage land because of his wife's sickness is paying interest on \$2,500 at the rate of 10% semi-annually, which is \$150 a year more than the investor of \$2,500 in New York City's bonds will receive; a woman *now 72 years of age and of course unable to earn my liv-*

ing in any way, is left a home and should like to remain in the home until the end. The place was appraised at \$9,000 some years ago . . . in a desirable location and free of any assessment. I have been advised to ask of you a loan of \$8,000 or \$9,000. At my death I sacrifice my home. A library worth \$1,000 for a year in Europe, farms, equity on city property, insurance policies, business shares, oil mines, wages are offered as security. Many say that they dare not go to the loan companies because they ask so much interest

216 offered to sell articles and property for \$8,000,000: House; robe made of Arctic eagles' breasts; home and land; picture of Betsey Ross; farm; tapestries; magazine subscriptions; *peomes*; needle case; hand made doilies; heirloom watch; evening gown, embroidered; point lace handkerchief; old coins; lace; Paisley shawl; lace spread; old collection of hymns printed by John Wesley in 1799; Bible, 1847; crazy patch silk quilt, lined with red plush, *which would make a lovely slumber robe for the new grandchild*; gun carried in Revolutionary war; horn that was taken from the head of a steer that was eat for breakfast by a company of Virginia soldiers; Strad rosewood violin, said to be worth \$50,000; a very old Hope violin; stamp collections; black pearl; books; newspaper subscriptions in trip-to-Europe and piano contests; musical stenography invention; fire escapes; devices for preventing collisions

238 requested employment, influence in securing employment, advice, "tips" for investments, etc: To hold 4,000 shares of company for 30 point rise to recoup loss of \$135,000; \$1,400 to make good loss in a bank failure set aside for debts on a house by mother *driven almost insane*; tips on the market or money to back tips; to be recommended to a firm that is looking for a *young man who is tall, very neat and educated*; legal aid; help and protection for a young daughter coming to the city; help in selling Los Angeles property for use for charitable purposes; help in selling Baltimore property worth \$200,000 to further suggestive therapeutics; help in investing insurance money *to make enough to send daughter to music school*; work in Pullman car; numerous jobs on railroads; employment for persons losing political position. Those who write *A word from you would perhaps be the making of a career* little realize the speed with which any person's credentials would go to protest if influence were used indiscriminately

330 individuals wanted \$5,000,000 for business capital: To back financially a book on the *silly age of boys and girls*; children's game; perpetual motion machine; cancer cures; popular song; cemetery; *aéroplane — a tool of flying; new form of locomotive of which your womanly intuition will teach you to grasp the merits*; publish letters by one of the forty-niners who *all the time he was in Cali-*

formia sent home letters descriptive of those early days; \$1,500 to go to British Museum to complete a book on sculpture; \$500 to complete a scientific book; money to study to be a kinematics doctor, minister, hairdresser, dentist, violinist, physician, opera singer, drum player, chauffeur, osteopath, house economist, orator; to enable soldier of fortune who knows men pretty well to describe many of the strange pathetic reasons for many men being failures

500 wanted \$1,500,000 for the purchase of homes or farms or other forms of property: \$5,000 to buy a house because *in this house a self-respecting darkey wouldn't want to live*; a farm near New York or Florida; help to get on feet again after loss of three horses and illness of husband; \$1,500 to save a fruit farm which owner will gladly name Harriman Fruit Farm; garden enough to make a living; money to buy back a barber shop for selling which to pay his debts the writer *remorses greatly*; capital so that *I may turn my back upon cruel poverty, set myself in the land of prosperity and become a figure in the business world*

260 wanted \$120,000 for medical care, helping convalescents, vacations, etc: Medical treatment for every conceivable ailment: deafness, blindness, orthopedic defects, tuberculosis, cancer, infantile paralysis, nervous prostration; enough to pay a week's or ten days' board for a man about to leave infirmary; \$75 for girl of 16 *to fix brother's teeth*;

\$50 to maintain painter outside of poorhouse hospital until his broken leg is recovered and he is able to work (how many social workers or teachers could keep out of the poorhouse if they broke a leg?); to obey doctor's orders for extra diet, Atlantic City, etc; \$100 to restore mother's sight; a pair of spectacles; ear drums; treatment of alcoholism so that wife will return; attendant for aged husband; \$500 to restore hearing to a girl who declines to be married until she is cured, whose fiancé tries to write about it *without any consideration of personal relations or friendship*

What Children Write

Among the wonder tales that compete with mythology and science in appealing to the child imagination are those of American men and women who are rich not only beyond the "dreams of avarice" but beyond even child credulity. After a boy has been good a whole week for five cents, or has driven old Brindle to and from pasture all summer long for 50 cents, or has run 3,714 errands for 25 cents, it is no simple thing to believe that there are really truly people in the world whose income if divided into ten dollar bills he could not count as fast as it piles up.

Compared with what American millionaires can do and get done with their money, how feeble indeed are the stories of fairy land, Cræsus or Aladdin's Lamp. Just think of it! Laid side

by side in quarters the small part of Mr. Rockefeller's fortune which he has already given to the General Education Board would reach from New York to Washington! If Mr. Carnegie's income were to pour upon him in five dollar gold pieces, and if his life depended upon his shovelling the coins away for breathing space, he would quickly smother.

Since several million children in the United States have read stories reporting Mrs. Harriman to be on the point of giving away several million dollars, it would not be surprising if several thousand of them had written to her. What myriads of wonders possible and impossible would our children like to bring about!

Yet not 100 children have written and most of these sent Christmas cards of greetings and best wishes. Not 25 wrote on their own initiative for money or other help. Most of the letters purporting to come from children have about them the ring of grown up prompting, as, for example, *You, a woman, have a better heart for giving than a man.*

Is this because children do not really write letters? Hardly, as advertisers in magazines will testify. Teachers, too, know how easy it is for children to write letters if they want to and if an air of secrecy and mystery surrounds the writing.

Three explanations have occurred to me why not one child has written Mrs. Harriman, where a million have read of her interest in children. The first

is that a normal child feels more like giving presents to those whom he admires or envies than like asking for them. The second reason is that it is unnatural and contrary to his teaching for an American child to ask for something from a person with whom he is not acquainted and upon whom he has no claim.

It is more than possible that the Wright Brothers or Inventor Edison or many baseball and football players and pugilists have received vastly more letters from American boys than have Mrs. Harri- man, Mr. Rockefeller, Mr. Carnegie and Mrs. Sage combined. Ella Wheeler Wilcox and Marion Harland have received more letters from American girls than have all the world's great philanthropists. The picture of what they themselves would do with millions is all that American boys and girls are conscious of wanting from the American millionaire. (Only his reputation for anonymous, personal, suitable dealing brings Santa Claus so many requests from children.)

The third reason is that with children sufficient unto the day is the evil — and the pleasure — thereof. I think we should be grateful for this because nothing would be more demoralizing than to have the nation's children wishing for money and for gifts rather than for power to make their own way.

But what children do not write to philanthropists and to not-yet-philanthropists among our millionaires is a very important matter. The future of

the country's problems and efforts is profoundly affected by what a child thinks when told of millions given for education or efficient government and of other millions wasted in riotous living.

What Foreigners Ask For

Foreign personal appeals were more mendicant, perhaps because the writers had less expectation of an answer, more experience in begging letter writing, more of the lottery instinct or less respect for American wealth.

Besides the customary appeals for help of every conceivable description, they asked for money to pay gambling debts; to start up as housekeeper a nobleman's widow; to furnish a traveling outfit; to start a newspaper; to cure face disfigurement; to cure enmity between husband and wife caused by lack of money; to stock a tobacco store; to give dowries to numerous girls in love with officers; to educate a daughter who is *like a violet in concealment*; to support a man whose *character is without a blemish, have never earned a dollar*.

There were few requests for established philanthropic agencies, but interesting suggestions to establish courses in midwifery; to endow a *humanitarian institute for the study and cure of sterility*; to finance *power to heal burns*; to *popularize travel and fill English railroad cars*; to establish self supporting coöperative stores for servants, the proceeds to be used in maintaining club houses, dance halls, reading rooms, etc.

As did the domestic letters, the foreign appeals want only what Mrs. Harriman would never miss, e.g., *10,000 francs, to you only as the penny I throw to a strolling musician.*

Because these letters promised to be less helpful, Mrs. Harriman directed that no acknowledgment be sent, except to return enclosures.

What the Organized Agencies Wanted

They wanted \$207,000,000.

We noted whether the amount requested was for a gift or a loan and whether it was stated by the writer or estimated by us.

Our totals are often larger than the chance reader, or the writers themselves, would give. "Entering wedges" are seldom estimated at their real cost even by social workers or public officers wishing to start new public activities. When a letter asks for endowment of a bed, college professorship or church, we have computed the amount of money actually required to support the work mentioned, i.e., if it costs \$2.00 a day, or \$730 a year, to maintain a patient in a hospital, endowing a bed in that hospital means not \$1,000 but \$14,600. Likewise, when a Kentucky girl admits having extraordinary beauty and an exceptional voice worth training two years in New York and two years in Europe, we have put down not some generous first contribution of \$100 or \$500, but the estimated cost of four years' instruction in music plus living in New York and Paris. When people beg an atomizer to put

out a conflagration, we have estimated money for a fire engine, not an atomizer. This point of view has recently been exploited through a peripatetic joke which pictures a disconsolate individual who, when asked how he could be unhappy when his father had given him an automobile, replied: "Yes, he gave it to me, but he didn't endow it."

To list the activities under this head would require a charities directory. In amounts running from *what the heart prompts*, to \$10, to *money to help along*, to millions, institutions ask to be mortgaged and unmortgaged, launched, built, repaired and maintained, endowed, insured, rented, painted, beautified, named, visited.



Similarities are more numerous than dissimilarities in tone, technique, methods of approach, except that agencies which have no buildings to maintain seem to long for further worlds to conquer more than do stationary institutions,—only little worlds at a time, however, for what the university extension society would consider a fortune the real university considers an appetizer.

Since reading “grandmother letters” I have stopped writing timely appeals. To one college president who sent one of the very best analogous plans that followed the announcement of the Training School for Public Service, I wrote:

We do not know what disposition Mrs. Harriman makes of letters. We never ask, and do not feel free to do so now. May I go beyond my commission, however, to suggest that Mrs. Harriman has so recently given a great deal of time and thought to our local Training School for Public Service, and is still so engaged in planning for its working out that she will probably find it difficult to take the time to consider your proposition? As you know, this means nothing of itself, except that you are perhaps a little “prompt.”

Acting upon “cues” is sometimes a sign of high powers of coördination and sometimes a mere evidence of primitive “law of association.” Newspaper mention of a training school causes a veritable epidemic of training school plans. This is as it

should be. That is why people were given minds instead of sponges. Action should follow "cues," but thought should precede action, and people should be sure that they have the whole of the cue or all the cues known. As one large donor's secretary says: "People no sooner become interested in tiddle-dee-winks than they ask us for money to start a training school for teachers of tiddle-dee-winks." To one appeal for funds to nationalize a form of social work, I made one or two suggestions:

Do you make it clear that one hundred thousand dollars is needed to endow the chair?

Would not your suggestion, that the department should be named for the donor, frighten many people?

Do not many people believe that a peripatetic chair is better than a stationary one?

Have you assurance that the University would welcome such a chair and the courses it presumes?

Would not anybody on the point of giving you one hundred thousand dollars wish to know a great deal more of this work than your interesting letter conveys?

Would that person not expect you to explain why the board of education is not under this load?

Would it not strengthen your appeal if you did not suggest a candidate (son) for the endowment income?

Everyone (if he is efficient) tries to hitch his wagon to the particular star that happens to be in

the ascendant either in the receiver's mind or in the public's mind. This is splendid pedagogics or salesmanship. The trouble is, hundreds of others try to hitch to that same star first. Public calamities are used to point a moral, arrest attention and illustrate every type of social work. The Washington Place fire in New York is used as an unanswerable proof that child oyster openers in Florida need protection, that tax reform is necessary and a church home for boys indispensable.

Fire

HAD YOU SAVED THE
LITTLE GIRLS



(Child laborers)

SEE THE LETTER ON
PAGE TWO THAT GOVERNOR
WOODROW WILSON SAYS
YOU SHOULD READ.

(Burned in fire)



YOU WOULD NOT NOW
HAVE TO MOURN A
LOSS LIKE THIS

Churches emphasize their educational and social service. Colleges and social work emphasize their religious work. The same institution underscores at different times the homeless boy, the orphan boy, the neglected boy, the wayward boy, according to which is in the limelight of public interest.

Some agencies refuse to temper their appeal to

the to-be-shorn lamb. Instead of heading an appeal for a Y. M. C. A. building for the young men of the south, they say *For the young men of our town*. A People's Institute says it cannot make an emotional appeal *precisely because our work is education, not charity*.

They are right who suggest to the wealthy that unlimited service can be rendered if only funds are provided. One year apart two appeals came from the same institution. The first reflected incompetence, misunderstanding and misstatements. The second mentioned gifts of from \$5,000 to \$25,000 from some of the best known men and women in the country. Thus, with no change whatever on the inside, the incompetent of 1911 becomes the potential competent and influential of 1912.

\$54,610,234.75 for Schools, Colleges and Educational Work

General Expense	\$42,289,144.00
Land and Buildings	5,652,451.00
Equipment	135,224.75
Endowment	2,259,605.00
Buildings, Equipment or Endowment...	1,974,000.00
Enlargement	1,104,000.00
Debt	13,150.00
Scholarships	15,150.00
Miscellaneous or Not Stated	1,167,510.00

Appeals for colleges show colleges not only as they see themselves, but as they do their best to make others see them. Perhaps this is why on the whole appealing technique is less efficient, frankness less flagrant and definiteness less frequent than the college halo would lead one to expect. The next

generation goes to college; the present generation pays its bills; but the last generation makes the bequests, gives the endowments and erects the buildings,— at least if the wording of appeals is a true index. Conditions of survival encourage and tempt those who write appeals for educational institutions to use the general language of motive and message rather than the specifics of present day relations. The present syllogism reads: "Colleges give education. Education is salvation. Who helps me gives salvation, democracy and freedom."

For local consumption only: To build, endow, repair, maintain (or all four) every imaginable type of school — including model school — and college; enlarge campus; build science hall; replace

Does Brooklyn Need a Well-Equipped College?

INQUIRE WITHIN

buildings lost by fire; increase library volumes; publish college annual; farm to supplement art industries; celebrate president's golden jubilee; endow astronomical research by women; dormitories for a state university; erect high school in an over taxed neighborhood; desks and seats for convent classes;

women's university club; sorority house; chapel; gymnasium; colored Y. M. C. A. for Princeton (suggested by a waiter in the university dining hall); chairs in Spanish, Bible training, elementary agriculture, philosophy, English Bible, civics, architecture, domestic science, engineering, fine arts, housekeeping; transportation of eight sisters of charity to a city 1,000 miles distant for their retreat

Especially for the South: Standard colleges for women; training schools for domestic science; to enable senior class to give a memorial; agricultural schools; *above all things wise and trained leadership for its vast negro population and its*

Why the American Interchurch College For Religious and Social Workers Is Necessary in the South

South affords the richest field in the entire nation for enlisting and training recruits as social workers. This is proved by the fact that one poorly equipped training school in the South during its first six years' work enlisted more students than were in attendance from the South in all the Northern training schools during that period.

multitude of illiterate whites; the negro race must continue to have leaders of the highest training (higher education) in order to hold what it has already acquired; to relieve intolerable conditions in the Kentucky mountains; special elementary and industrial schools for the negro; a higher training school for teachers of the south, specifically a department in training teachers to apply efficiency

tests to public schools and to interest taxpayers in making such tests

In the interest of public schools: Help kindergartens *make such success that school boards would carry on the work*; pension for rural teach-

The School Lunch

Where It Is Served

England.

Germany.

Austria.

Belgium.

Denmark.

Holland.

Norway and Sweden.

Spain.

Switzerland.

Italy.

Among leading civilized countries the United States alone is doing nothing in this work of such vital importance to our future American citizenship.

ers over 75 years old; start a pension fund and plan for Virginia teachers; promote the interest of art education in public schools; provide outdoor athletics for school boys and girls (200,000 boys and 20,000 girls so helped in New York); study of atypical children in ungraded classes; school lunches; emergency funds in the hands of kindergartners to furnish clothing for children who are obliged to remain at home when cold weather comes; extend chil-

dren's school farms to all large cities; found Junior Republics; training of teachers for instruction in sex hygiene; training in citizenship through pupil self government and school cities; schools for crippled children; free schools of agriculture; ranch school for poor boys on farm; aid for several forms of outside coöperation with the public schools, such as public education associations, National Association for Promoting Industrial Education, child labor committees, vocational bureaus, etc

Place bronze tablet bearing Lincoln's Gettysburg address in all public schools; promote the giving of credit in public schools for music and art work done outside, or arrange for public schools to give lessons (a woman friend wrote of a girl sculptor: *For over a year now she has been at home out on a plantation, exiled from her work with its atmosphere of art and intelligent comprehension. . . . This true child of genius, frail in body, is beginning to sink into low health and despondency*); after-school extension work; preparatory trade school supplementing work of the public school by giving children five evenings a week *an outlet for their energy in work of a productive instead of a destructive nature*

For education of children, relatives, friends or the writers, 236 asked for \$321,000: A private school for children whose surroundings are such that public schools cannot help them, i.e., inheritance to intemperance, tuberculosis, etc

Nation wide educational opportunities: *To train a score of experts in the art of transforming immigrants to true American citizens in a single generation; university extension for city children and adults; free instruction for manual laborers; help educators find their footing; if the (craftsman) movement can be put on a philanthropic basis with foundation, the results can only be guessed; establish practical housekeeping centers; endow university different from existing universities in that it will take up present day problems and solve them; higher education for working men and women; scholarships for girls with fine voice and without means; loan funds on business basis for boys and girls, men and women able to go up higher; establish self-supporting students' unions among most promising girls; maintain the integrity of the indispensable small college; help solve the problem of the larger college; a new college to produce leaders for every department of our developing life*

One of the most interesting appeals in this class was to endow one man and two women:

To promote peace, harmony, and conciliation between Occidental and Oriental, and to diffuse knowledge, sound learning and enlightenment . . . through sociability or interchange of calls, lectures and addresses, publishing a monthly periodical and issuing suitable literature . . . conferences between Chinese and Westerners on all matters of common interest, coöperation in philanthropic and

humanitarian movements, receptions and luncheons where East and West may come together, and special research and investigation.

For help in examining appeals from colleges Mrs. Harriman has turned to President Pritchett of the Carnegie Foundation for the Advancement of Teaching. One reply which gave definite information regarding several colleges — “university is a misnomer” . . . “not equipped to give medical instruction” . . . “carefully administered small college” . . . “splendid spirit and efficient teaching” . . . closed:

“The question of giving money wisely to institutions is one of the most difficult anyone can mention. Our educational state is so confused and there are so many more colleges trying to enlist public support than have any reason for existence, that even the man best acquainted with education will oftentimes find himself puzzled to know whether the request of a given institution ought to be granted or not. In addition to this, many of these institutions, I regret to say, put forth claims which are wholly fictitious, and yet which are put in so alluring a form as to invite public sympathy and support. In most cases this is not done with any intention to deceive, but generally from lack of knowledge of the real educational situation. The chance of doing harm is much greater than the chance of doing good unless the giver knows.”

\$3,377,142 for Hospitals and Health Work

General Expense	\$ 18,889
Land and Buildings	267,810
Equipment	4,185
Endowment	1,336,025
Buildings, Equipment or Endowment.....	526,300
Enlargement	115,066
Debt	6,550
Miscellaneous or Not Stated	1,102,317

The rich man's mail is a better index to the breakdown of health work than is the best text book on sanitary administration. It shows where modern sanitary regulations are still unknown within cities as well as in rural districts. Opportunities—administrative and educational—for advances in sanitary work are dramatically pictured. It shows,

“DUX FEMINA FACTI”—“A thing of Beauty is a joy forever.” Spread the light. \$1,000 reward to any sane person who can disprove the fact that the Good Boy, Good Health 100-acre Farm, Charming Camp Nucleus . . .

too, that health work passed long ago beyond the possibilities of private philanthropy and that the time has come for cities, counties, coöperating townships, states and nations to get under 100% of the load of locating, understanding and fighting preventable sickness, including dangerous trades and catching diseases.

The majority of appeals are for “going” hospitals,—salaries, maintenance, repairs, new build-

ings, deficits, nurses, physicians, clinics. The gap between what we know about health and what we do about it is vastly greater and more important than the gap between what we know and what we ought to know. That is, the deaths and the sick bills due to causes we know how to prevent are infinitely greater than the deaths from causes that need still to be researched. If asked for an epitome of the greatest single opportunity in the health line for private philanthropy, as judged from our letters,

WHICH?

Sleeping outdoors on a hot night,
or playing outdoors on a cool day,
shall be our children's most memorable experience this Summer?

I should hesitate between two nation wide opportunities: (1) to stimulate directly outside, critical, constructive coöperation with health departments so as to bring about efficient supervision by state boards over rural districts and small cities, and by boards over large cities; (2) the rural hygiene movement represented by both central and portable hospital, house to house nurse and house to house physician. Dr. Grenfel tells no more thrilling stories of bringing medical and surgical relief within

the reach of fishermen and Esquimaux of Labrador than could and should be told within a short time for all parts of this country by agencies such as the Holman Association and one or two other nursing associations for rural districts which have appealed.

Among the less advertised opportunities for promoting health were urged the following:

Research laboratory to study epilepsy; traveling tuberculosis exhibits for small towns; study of segregation and sterilization of the feeble minded; museum of safety and sanitation; drink cures; cancer experiments; relief funds for hospitals where outside relief agencies do not help; welfare nurses; home care for the insane; hospital for osteopathy; help for "shut in" nurses; endowment fund for half pay patients; educational sanitarium to teach modern methods of dealing with tuberculosis; campaigns against the cigarette and alcohol; scientific study of alcoholism; Saturday and Sunday hospital associations; college of public health for training municipal health officers; campaign for dental hygiene through smaller towns; fund to place *what might be called cheerful thoughts* in hospitals; study of tropical diseases; hospitals for children suffering from sex diseases; central field experimental laboratory in eugenics, and nation wide campaign to popularize principles of eugenics; care for convalescents at home instead of in expensive hospitals; care for convalescents in the country instead of in city hospitals

Campaigns: city wide and state wide to reduce infant mortality through milk stations, health department efficiency, house to house instruction, publicity, etc; for raising and enforcing adequate milk standards throughout the nation; for study of 2,000 expectant mothers with a view to reducing the heavy mortality of

IMPRISONED FOR ILL HEALTH.

How a person may be locked up on no charge and detained for months, to all intents like a criminal, and discharged without apology or recompense by the State.

babies, with special reference to still births and others not now registered as preventable diseases; instruction in midwifery; care for sick babies under the care of itinerant house to house nurses instead of in institutions; for giving abc of health through the newspapers; for furthering citizen watchfulness of hospitals and health work; study of food — animal — health — *although this is incidentally a pig welfare proposition it is preëminently a child welfare proposition*

\$6,515,562 for Homes and Asylums

(Including provision for dependent children, aged defectives, delinquents, day nurseries, and miscellaneous homes)

General Expense	\$ 18,457.50
Land and Buildings	316,017.50
Equipment	70,115.00
Endowment	3,037,100.00
Buildings, Equipment or Endowment....	12,500.00
Enlargement	11,500.00
Debt	9,705.00
Miscellaneous or Not Stated	3,040,167.00

In addition to all the requests necessary to main-

tenance and building of homes and asylums for the aged, orphans, half orphans, infants, soldiers, etc, homes were proposed for the following:

National government employees; crippled railroad employees; home farms for aged persons; for professional women, authors, actors, etc; for working girls; *a sort of school where poor suffering humanity can come to rest*; extension education for unruly and delinquent boys; a model baby farm. Just how a *farm home for newsboys* would fit into the exigencies of that profession was not stated

PLEASE RETURN THIS LIST

No. 18 M.

Subscriptions and Donations

FOR THE

Boys' Club

Contributions may be sent with this book or made payable any time during the year or on demand.

Please Return this List to

\$80,605 for Clubs and Associations

General Expense	\$ 3,100
Buildings	72,525
Equipment	650
Endowment	1,000
Debt	3,000
Miscellaneous or Not Stated	330

Typical objects advertised in this class are:

Sorority house for which, after several years of effort \$900 has been raised towards \$20,000; chapter house for professional women; furnishings for Daughters of Rebecca lodge; houses for women's clubs; building for cultural club; uniforms, blankets and tents for Boys' Cadet Corps; a *clearing house or club for men of various religious denominations to get together and talk over civic affairs*

\$120,862,131 for Social and Civic Agencies

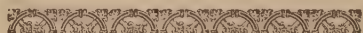
(Including Pension Funds and Relief Agencies)

General Expense	\$11,779,813.50
Land and Buildings	25,680,050.00
Equipment	501,267.50
Endowment	117,025.00
Buildings, Equipment or Endowment...	40,000,000.00
Enlargement	5,110.00
Debt	8,025.00
Miscellaneous or Not Stated.....	42,770,840.00

For 208 different causes, including a handful of scientific bodies, this total was requested. They include:

A business plan requiring \$10,000,000 to reduce the cost of living in New York, eliminate poverty and abolish crime *which will accomplish more in five years in actual uplift than all the*

philanthropists since Adam; a supply of cheerful thoughts to be distributed to jails and hospitals; an invention to make intoxicants non-injurious; a reform which will set aside a compulsory tax equal to one day's pay for each laborer, plus a progressive tax on property to provide labor for the unemployed; breeding and training preserves for wild birds; halls in small towns for the W. C. T. U., Y. M. C. A., lodges, etc, including a community hall in a southern city suitable for musical entertainments, banquets, etc; free cold water fountains; found a happy home for persons of refinement in moderate circumstances; build home



The Human Home

IS the finest product of our civilization. Into it goes the best we have and know and are; for it we hope and plan and work. When poverty compels the home-makers of the tenements to become daily wage-earners, a child, ignorant and unskilled, cares for the younger ones and does the household tasks as best she can. We have named this child

THE LITTLE MOTHER

for aged Swedes; promote welfare work in factories; improve conditions and results of prison labor; prevent mendicancy and charitable imposture; furnish decorations for branch libraries and public schools; protect wild life; help for blind girls in China; to help the Big Brothers, Boy Scouts, Camp Fire Girls, G. A. R.

In addition to many forms of social work and to



Loaned by the Big Brothers Movement

APPEALS WITHOUT WORDS

several large schemes for *rural homes*, *model tenements*, model business ventures, etc, which will readily occur to the reader, the following opportunities were urged:

To secure from Holland the records of the early history of New York; to purchase historical paintings from private owners for public museums; the scientific study of temperance; study on a vast scale of the abnormal and delinquent; founding a national library and lecture bureau for negroes; several plans for fighting socialism by propaganda literature; establish fellowships in civic research; agricultural loan schemes; promote the reform of criminal law; to start a great main bank in New York with branches in all American cities; for establishing a system of old age pensions; promote labor legislation; a 4% paying hotel for business women; inter-municipal research to study conditions of unemployed and unskilled women; nation-wide campaign to fight the income tax; to further the single tax; reduction and prevention of congestion; improving industrial conditions for women and children, such as fighting for fifty-four hour bill and preventing Sunday work for women in department stores; establish pension fund for federation of railroad employees; *open up productive lands that are idle through scarcity of labor*; reduce funeral bills for the poor and change their standard of funeral display; improve social conditions in Mexico *where the human element has been entirely neglected when improving the country*; fight polygamy and celestial mar-

riages; endow an academy of scientific thinking

\$21,445,888.50 for Churches and Other Religious Work

(Including Missions and Y. M. C. A. Work)	
<i>A New Kind of University</i>	\$20,000,000.00
General Expense	233,687.50
Land and Buildings	647,145.50
Equipment	126,475.00
Endowment	90,537.50
Equipment, Buildings or Endowment....	35,500.00
Enlargement	109,455.00
Debt	116,025.00
Miscellaneous	87,063.00

It is difficult to treat adequately the letters that have come in the interest of religious work, without seeming irreverent or at least unsympathetic. That the reader may judge for himself, I quote extracts verbatim from persons believing themselves to be, or pretending to be prompted, by religious motive. With but one or two exceptions letters from colored churches are not quoted, or from obviously illiterate persons.

Church leaders are alive to the pauperizing tendency of church methods which (a) pay too small salaries; (b) make a community drudge of the minister's wife; (c) shamelessly neglect provision for sickness, old age, and education of children; (d) create debts hopelessly beyond power to pay; (e) chronically fail to pay their own way on the expectation that begging letters will pay; (f) confuse extravagance for respect; (g) subordinate service to display; (h) write letters as mendicant and as

MENDICANCY OF CHURCH APPEALS 57

irreverent as the woman who wishes *God would give me a start in the chicken business*; (i) mark envelopes containing church appeals *personal, private, strictly confidential*; (j) shift the cost (and privilege) of religious work from the many who are supposed to understand their need for it to the few

Last Year
Our
Fair and
Thank Offering
Paid the
Entire
Floating Debt of
\$2,200 and
Reduced
the Mortgage
\$3,000.



This Year
the
Entire Proceeds
of Both the
Fair
(October 25-28)
and the
Thank Offering
(November 20)
will go to
the
Mortgage Fund.

Our Mortgage has been our "WHITE ELEPHANT" for Twenty-two Years

Last year it was \$12,000

This year it is \$9,000

Next year it will be — (?) /



Bear in Mind

Methodist Episcopal Church

PASTOR

PARSONAGE,

who are found susceptible to appeals often made to their weaker sides to pay more than their share.

Why should Protestant congregations from one end of the land to the other be supported by a few rich members when their Catholic neighbors build expensive edifices and maintain their independence out of mites?

No letters afford greater educational opportunity

than church appeals. Any congregation which is sure that *God told us to ask you* deserves whatever attention is required to straighten out its conception of the way the Lord operates. When a ladies' aid society writes to a wealthy woman that it has guaranteed to pay off \$1,000 of the church debt, and *will you please send your check for \$1,000*, those ladies are as worthy objects of a lesson in applied ethics and sociology as the brightest class in a woman's college. Who is a fitter beneficiary of church extension than the minister who writes of \$25,000 lost in speculation and of troublesome creditors,—*When I have paid one, then the next one starts in. Besides this I have the many souls of the congregation under my care, and a good many of my church members have told me that I look pale and troubled. But no one knows of my troubles but you and my dear Lord.* When a church wants an edifice far beyond its means, for prestige in its competition with five other churches, somebody from somewhere has a chance to do home missionary work, less expensive and more productive than building a church.

One minister in a distant city, whose example of self help we had cited to hundreds, told me that he would feel himself imposed upon by having his work cited for educational purposes among his fellow pastors unless Mrs. Harriman was going to make him a generous cash donation.

But you must judge for yourself:

As God has directed me to you, I am sure by the time this reaches you He will have put it in your heart to give us a little

While in church this morning the thought came to me, "Ask Mrs. Harriman to help you," and in answer to the wee small voice I ask, Won't you help us with our organ? . . . I dislike to intrude on your valuable time, but this (a pipe organ) is the King's business

The mortgage on the church is a mortgage on the property of Jesus Christ and is a discouraging obstacle to the poor struggling parish

A priest wants suggestions of way to secure a piano at \$150. Am willing to go begging from door to door if need be

The Sunday School fund upon which I have depended,—the entire meager existence of self and family—becomes exhausted tomorrow

The Episcopalians of this city thought best to build a new church, and as three other denominations thought they likewise needed new churches it is a very heavy tax on this city.

We are meeting in a small hall

Our church is \$82,000 in debt. Four of our pastors have lost their minds worrying about it. We have had fairs and everything that would make money, but the debt is so great that it takes all and more to pay the interest

A church, which after several years of effort has succeeded in raising but \$500 for an organ, objects to an old foot power melodeon and considers that nothing less than a \$5,000 organ is suitable for the church

Please help the cause of Jesus \$500 worth (toward \$1,522.68 mortgage)

Most of the women have Methodist husbands, but the church is ten miles from us, so we are trying to build this one (Baptist)

I am asking this (clothing) at a venture in and through the name of Jesus

An always faithful class wrote: We have undertaken and hence ask you

May your benefactions be as sweet as Mary's alabaster box of ointment

Church requests for local consumption only:

A new type of university to teach a knowledge of this world plus a knowledge of heaven — with special schools, selected students, character tests — same service for rich and poor, all expenses paid, \$600 per year

Children's building for social work; furnace for a rectory; furnace for a church; tuberculosis work; Y. M. C. A. and Y. W. C. A. buildings; apron or two; chapel to be used by deaf mutes; reading room and place for socials to help young people from being tempted to places of sin and sorrow; automobile; piano; buggy; maintenance of horse; synagogue; lift mortgage; endowment; restore church again destroyed by hurricane; industrial department; help to stop impropriety and incompetence alleged (and later proved) against superintendent of church home for children; help church of 16 women and 8 men pay \$1,000 debt; pay debts of minister for salary; individual communion set; mission salaries; build, endow, repair church, chapel, parsonage, clubs; save church from being sold;

\$100,000 to save \$2,000,000 of insurance in force for one minister's association; chaplain for strangers; art gallery in church; cement walks; bath tubs; carpets; raise pastor's salary because he needs the common necessities of life; an altar which would be not only a memorial . . . but to the glory of God and this Kingdom (finally lost in the emotionalism he is trying to express) Its opportunities for spreading Christ's Kingdom are unlimited (elsewhere the letter shows communion list of 37 names)

**SEVEN REASONS WHY EVERY PHILANTHROPIC KANSAN SHOULD
LEND A HAND IN THE BUILDING OF THE FIRST
INSTITUTIONAL CHURCH IN KANSAS.**

BY THE MAN BEHIND THE MOVEMENT.

Nation wide church opportunities specified or suggested: Interest college and medical school graduates in settlement work, civic work, big brother movement, etc; promote union churches and local federations of churches; *mass meetings all over the country on behalf of Sabbath worship and good citizenship*; evangelistic movement to include sick, accident and old age benefits and religious work; training men and women for Y. M. C. A. and Y. W. C. A. work,—especially *colored and white for the South — an opportunity to serve 3,000,000 people at the point of greatest need; institutional church for railroad men and women's church union with seven spheres of activity; physical well being; social welfare; religious ideals; civic relations; world re-*

demption; conference among Indians, especially the educated; syndicate and refund church debts at lower interest rates; promote fire insurance, sinking and depreciation funds for religious work, buildings

TWELVE DAY OPPORTUNITY CAMPAIGN

"Nashville Offers Opportunity"

THE DOOR OF OPPORTUNITY FOR THE BOYS AND YOUNG MEN OF
NASHVILLE OPENS INTO THE YOUNG MEN'S CHRISTIAN ASSOCIATION

\$80,000 in Twelve Days

§

February 26-March 9, '12

TO REMOVE THE WHITE ELEPHANT FROM THE DOOR OF OPPORTUNITY

CITIZEN'S COMMITTEE:

BUSINESS MEN'S COMMITTEE:

YOUNG MEN'S COMMITTEE:

and equipment; promote adequate purchasing, accounting and reporting (the waste rate in spending church funds, in spite of wholesale poverty, is said by churchmen to be higher than in public business); correspondence courses in theology (already 716 enrolled); *automatic follow up of isolated communicants*; interest churches in adequate public support for public schools, public hospitals rather than foreign support of local church schools and hospitals; a follow up program to use the results of the men and religion forward movement to include a clearing house for exchange of results of religious surveys; instruction through field agents, seminary and training school lectures, and handbooks in taking religious and social census. (Needed for budget making and coöperation of church with local governments. See *Church and Society* by R. Fulton Cutting)

Episcopal bishops on church appealing: Attempts to test the desire of church men to think

out standards of efficiency in appealing and giving disclose not only great differences of opinion about such standards, but about the propriety of discussing the subject.

After appeals had come from pastors, finance committees and parishioners for 300 churches, Mrs.

We have:

A Fall Rally

A Thanksgiving Party

A Christmas Entertainment

A Valentine Party

A May Festival

Special Class Parties

Monthly Socials for all Evening Clubs

Summer Picnics and an Outing Club

Harriman's pastor at Arden, Rev. J. H. McGuinness, sent a summary and analysis of requests which then totaled \$112,300,000 including \$575,000 for churches, to Episcopal bishops, who commented as follows:

(1) *I am not surprised at the avalanche of letters . . . She is doing a real and thoughtful and useful and helpful thing in recording and classifying and studying them, and ought to have the thanks of all intelligent and wise and dutiful givers; I am astonished by its showing. When you see her again will you kindly beg her pardon on my behalf for adding my appeals to others?*

(2) *I am very glad to know in the rough the very astonishing figures. It makes me very glad that having no right at all to appeal to Mrs.*

Harriman it has never occurred to me nor to any one in my diocese that it would be the proper thing to ask her to aid us

(3) *My own case is as bad, if not worse, inasmuch as letters come to me from all over the country and the world asking for assistance*

(4) *Of course, as a bishop I belong to the "begging fraternity." Your letter suggests an appeal which I had not thought of before and warns me not to presume upon my position as a bishop of the church*

(5) *While we have our difficulties, I have not sanctioned any appeals that are not published through our church press which have not a clear call to the general church*

(6) *It would be well in my judgment to have a stereotyped answer which a secretary would send to begging requests, the greater number of which deserve to be put in the waste paper basket. I have, as you know, a hard missionary work to do. For my own part, I take no salary but give to the church my services and all that my necessary wants of raiment, food and lodging do not demand. I have not asked others to help me no matter how much I needed assistance. I have felt when persons knew me and were moved by God to help me they would do so. I send for your perusal, etc*

(7) *The chief difficulty I have with persons of wealth is to secure their investigation. They have so many applications that they naturally reject all. I feel that I would probably do the same — if I had the chance. We have a proposition which can stand the closest scrutiny. The need for such a school exists. We have*

done our part; we invite investigation,— Result on every side, our appeal is ignored

(8) *The investigation will be of real social service, for while we all know that millions may be usefully invested in educational and religious institutions, there is an enormous haphazard in the way in which the money is sought and used by many, and if, from her correspondence, certain principles can be gained it will be of much service. Perhaps I ought to say this too: that this week I am, with others, to take up the study of a large charitable question which will last for two years, for we want this thing thoroughly done. If at that time we find that large funds are needed, I may be found among those who are turning to Mrs. Harriman to present a cause that is worth while and ask not for a small sum but a large one, because there may be elements in it that will kindle her special interest*

(9) *If appeals were made from schools like Blank . . . they would have met with my endorsement, because these fine schools are assured successes which have proved their great usefulness. They now only need endowed scholarships to enable them to continue their good work. But I do not feel that I would have presumed to endorse any appeal made by any of our churches, for while some of them are needy enough I am a great believer in the principle of self help to the greatest extent possible*

(10) *In all matters where I am obliged to have assistance from the outside I think I am careful to appeal only to those who have some reason to be interested in a specific work. I really do not think that in all my life I have*

ever asked anybody for money simply because he was supposed to have a great deal

Clergymen on church appealing: In November, 1911, we wrote to a number of representative clergymen of several denominations that our appeals for religious work had raised several questions. We asked them if they would care to answer the questions and to suggest ways in which the letters might be used to bring about a discussion of similar questions for the benefit of church work and the enlistment of efficient interest that would go towards the advancement of church work. From their acknowledgments I quote answer and question separately:

1. Should a congregation start any new building, or incur other financial obligation before the money therefor is pledged?

(1) *No; (2) religion which works by faith has a perfect right to trust to God to help it perform its duty; (3) the end should be in sight; (4) yes. Every good business man anticipates growth; only a dead congregation sleeps*

2. If a congregation is not too large for parlor meetings, or for schoolhouse meetings, should it be encouraged to secure funds from the outside for the erection of a "more suitable edifice"?

(1) *No; (2) yes; in mission fields and in rapidly*

growing city districts; (3) depends altogether upon the character of the people and their town

3. If a congregation cannot itself afford a church costing more than, say \$30,000, should it be helped by outsiders to erect a \$90,000 church?

(1) *No; (2) a \$90,000 church is not too good for the poorest*

4. If it cannot afford anything better than an "old foot power melodeon" should it ask for a \$5,000 pipe organ?

(1) *No; (2) parishes in small towns are not religious clubs organized for the benefits of those small towns only; they are outposts of the great army — the church — and are entitled to the help of all who belong to the main army* (One wonders whether the history of church work would have been different had congregations held their religious meetings in parlors, front yards, stables or stores until they could afford to build churches, instead of being taught that rich persons at a distance would build their churches for them, on this theory)

5. Should a church which cannot afford to carpet its own floors be encouraged to give a big collection to foreign missions?

(1) *No; (2) such giving is so rare I'd say yes, such a church would soon get a carpet; (3) the question is not fair. Collections for missions are the test of life; (4) question shows*

an utter inability to grasp the meaning of the spiritual work of the church

6. Would it be fair to say that church work (excepting mission churches) would be most successful if conducted in quarters erected and maintained by the community it serves?

(1) *Yes*; (2) *as a rule*; (3) *largely*

7. Is this the time to encourage or to discourage denominational differences in small communities by supplying or refusing to supply funds for "our own church home?"

(1) *To discourage*; (2) *a man who believes nothing tolerates everything*

8. Should wealthy men and women be encouraged to give to individual petitioners, or to work

The Most Strategic Missionary Opportunity in the World

through central church organizations, i.e., for pensions, church extension, etc?

- (1) *Both perhaps, but more especially for pensions, etc*; (2) *question too general*; (3) *let every wealthy man and woman remember that God Almighty will judge*

Memorials Suggested

Churches: Church organs; chimes; windows; "Gates Ajar"; pews; *attractive acknowledgment*

framed in the vestry room; magazine picture of you framed and placed in a conspicuous place if you will contribute (to remove church debts)

Colleges: Chair of history; military academy; dormitories; assembly hall; physical and chemical laboratories; public business department in state university; commercial college; educational service in China; bronze tablet

Hospitals: Chair in assembly for aged people; cottage on farm for city children; homes for consumptives; educational sanatorium

Miscellaneous: Playground; fruit farm; home-
stead colony; factory system to net 4% to 5%



Bear in Mind

A BIG SUPPER

will be served

EACH NIGHT

of the

Mortgage Fund

Fair

Oct. 24, 25, 26, 27

1911

Nation Wide Needs Disclosed

Symptoms of no less than 31 "universal needs" were listed for Mrs. Harriman from the first installment of 100 letters. Almost every appeal indicated a breakdown of some recognized time honored function of society and showed the tendency to provide for broken chains, not for weak links. For hints, suggestions, outlines and scenarios like those in appeals, moving picture shows and editors are paying \$25 and \$75 to authors of whom they know and care nothing, and manufacturers, department stores and stage managers offer prizes and stake large investments. Yet givers and students of social forces have been throwing into the waste basket invaluable facts and suggestions.

Many of the nation wide needs here noted are voiced by organizations, some national in program but local in membership. Now that moving pictures can show us plants growing, a chicken developing from the yolk, chemical combustion, etc, I hope they will try to picture the effect on an open mind of the different parts of a morning's mail which bring appeals (a) for a month's rent for a consumptive; (b) for hospital care for consumptive; (c) for such hospital care plus relief for his family; (d) for change of climate for a consumptive; (e) for house to house nursing of consumptives; (f) for

house to house instruction of consumptives; (g) for a chain of tuberculosis clinics; (h) for an educational and promoting agency to get the whole city — government, philanthropy and industry — under 100% of the load of caring for consumptives; (i) for an agency to get the whole state — government, philanthropy and industry — under 100% of the load of caring for consumptives; (j) for a national association for the study and prevention of tuberculosis.

Each succeeding batch of letters increases my conviction that men and women whose dividends flow from nation wide resources and whose acquaintance and interest are nation wide will some day welcome the opportunity afforded by appealing letters to discover and to attack nation wide needs.

So far as nation wide attack has been begun, it is reflected in our letters,— Child Labor Committee, Anti-Tuberculosis League, National Consumers' League, American Association for the Improvement of Labor Legislation, National Municipal League, National Mothers' Congress, National Association for the Advancement of Colored People, National Civic Federation, Anti-Cigarette League, etc. (See New York Charities Directory.)

The nation wide needs here noted are for the most part needs which are not being attacked on a large scale either locally or centrally. They include work which must be attacked locally and also work which is needed everywhere but should be attacked by cen-

tral national agencies. Not only will you find many needs not quoted, but the list does not even include all the needs that are disclosed by our letters. If you think that the best way to meet one or more of these needs is to neglect them, please consider the alternative of a nation wide educational work that will prevent the social maladjustments which those needs reflect. I am grouping them under eight headings:

1. To Universalize Present Knowledge and Its Use
 2. Search and Research for New Knowledge
 3. Salvage — Relief and Unremunerative Aid
 4. Salvage — Investment with Chance of Profit
 5. 4% to 6% Investments Combining Public Service and Private Profit
 6. To Correct Individual and Social Maladjustments
 7. To Utilize By-Products
 8. To Expose and Stop Frauds
- I To Universalize Present Knowledge and Its Use
- Discover and aim at 100% tasks
- Educational funds for counteracting the effect of aphorisms, smart sayings and Mother Goose tales about society, philanthropy, religion and government, such as "People come pretty near getting what they want in government." This is no more true than that people come pretty near getting what they want in street cars, Sunday schools, magazines or recreation. "People" do come pretty near being satisfied with what they get. When someone aggressively offers "people" a better article, "peo-

ple" show sense as a rule by preferring that better article

Preserve or justify the immigrant's ideals of American freedom and teach him concretely how to use it

Permanent private and public national health organizations

Handbooks, photographs and teachers to help one community utilize the experience of other communities

Edit, circulate, popularize and follow-up minutes of scientific, educational, social and reform bodies

Annihilate the time between the first suggestion of a need to one or more philanthropists and the final action with regard to that need, as modern capital makes profit from annihilating space and time (New York was just as ready for salary loan reforms in 1905 as in 1911. In 1906 I wrote to several large givers after receiving the last \$36.25 toward a loan made in 1905 to two young men who had been cruelly fleeced: "There are thousands and thousands of young men and women receiving good wages but without any credit except personal integrity and position. When distress comes their one resort is the loan shark who takes an attachment on their salaries and from that time on owns them body and soul, for unless they pay promptly their employer will discharge them at the first suggestion of enforcing the attachment. If some men would put up \$50,000 or \$100,000 to pay loans conservatively made to this type of man or woman, the interest on the amounts returned would justify a

business that would regularly cater to a need which bids fair to increase instead of decrease under present industrial conditions")

After college and after school instruction in citizenship

Instruction in citizenship at school through pupil self government, text books, professorships and lectures

Case and clinical method of teaching law, medicine, statistics, government, school administration, agriculture (Several medical institutions have been forced out of business by the mere report of the Carnegie Foundation that they did not provide clinical or hospital instruction. By what warrant, pray, of logic or justice may the Carnegie Foundation continue to approve or fail to disapprove credentials to instruct men in the management of government without similar clinical experience and without even text books and lectures based upon clinical experience?)

A national crusade to stop polygamy or celestial marriage

Improvement in the teaching and practice of obstetrics and instruction of midwives

Insure higher standards of physical training and physical welfare work in all schools

Change the reputation of public alms houses, hospitals and public relief by making them efficient

Secure proper inspection of banks (Is there any more reason why a poor woman should be told "it serves her right" when a bank fails than when the *Titanic* is found to have too few life boats?)

A mild censorship over the catalogues and an-

nouncements of business colleges, art schools, music teachers, etc — *It is much more expensive than my people expected and my father's salary is not sufficient to keep me here*

Sanitary censorship of moving picture show places

Secure notification of cancer and arrange to inform all known cancer cases and their families; either directly or through local boards of health, about fake remedies, available treatment and every new fact about this disease (Daughter writes of mother *I don't know how I can ever watch it eat her life away*)

Develop convalescent follow-up methods by hospitals and dispensaries (*I was operated on three months ago for appendicitis and am not able to work*)

Standardize treatment and prevention of typhoid through proper health supervision, inoculation by dead typhoid germs, etc

Give all cities the benefit of recent advances in protecting milk supplies, saving babies and informing mothers and expectant mothers

Make instruction in fire prevention part of vocational training

Provide for spare time and recreation in rural districts

Universalize facts about detecting and stopping transmissible diseases (*I have a boy of fourteen almost entirely deaf from measles*)

Public medical supervision through house to house physicians and nurses and central hospitals, in rural districts and small cities which will never be able to support efficient private hospitals

Universal health campaign through press notices

and articles furnished by a central corps of writers

Aggressive health administration by states, particularly over rural and semi-rural districts, with inspectors and lecturers, bulletins, exhibits and power to compel local compliance with state standards

Enforcement of housing regulations in small communities and rural districts

Voluntary sanitary organizations

State responsibility for the child placing work of private and religious agencies as well as of alms houses and state boards

Use of schools as social centers everywhere

Physical examination of school children

Follow-up work for physically defective children

Instruction in sex hygiene of teachers, nurses, physicians, parents and children

Instruction by correspondence for women who write that they *get sick headaches* and are *nervously broken down*, especially in how to prevent and cure tuberculosis, save babies, care for school children, etc

“Don’ts” and “Trys” for numerous groups (including press and public officials) trying to work out sickness and flood accident policies, old age pension, self sustaining or “state participating” relief plans

A central point from which *those who are dealing and struggling with prison reform can get the information they need*

Right standards of compelling, selecting, rewarding and using educational prison labor

Clearing houses for information with respect to men wanting jobs and jobs wanting men



Loaned by Fruit and Flower Guild, N. Y. City



Loaned by Friendly Aid Society, N. Y. City

APPEALS WITHOUT WORDS

Libraries that will serve those who cannot go to libraries and in addition will stimulate a desire to read where it does not exist

Education for business, industry and agriculture in regular schools

Education by correspondence and by traveling teachers for those unable to attend central universities, including a *negro lecture bureau*

Practical social work programs for churches including *adequate compensation for the country parson and the country parson's wife*

Music clinics or settlements in all large cities — everywhere recognition of educational and vocational value of proper instruction in music

Voluntary organizations everywhere for increasing public school efficiency including state and county supervision

Make known universally the needs and advanced steps of public schools

Strong civic bodies seeing to it that government — the greatest benefactor and protector — is efficient, and making impossible unrepresentative, undemocratic, inefficient municipal and state and national government

Clearing houses for community needs

Reduce, by education, funeral expenses among the poor

Show for every community for what percentage of each problem philanthropy is organized and for each agency what percentage of its problems it meets

To keep the discussion of controversial questions — prohibition, trade unionism, socialism, vocational training, treatment of the social evil, sex hygiene instruction, eugenics — on a fact basis

Publication funds for distributing important literature among agencies that need it whether they already see their need or not, such as photographs of budget exhibits, Philadelphia's handbook on pure milk exhibit, digest of the reports of American teachers to English schools heretofore unpublished for want of funds although they contain matter more helpful than several million dollars given directly to education (Mr. John D. Rockefeller, Jr., distributed among normal school principals, court officers, etc, the Chicago Vice Commission's report)

Secure for standards of will making the universal discussion and the efficiency tests which are being sought for labor legislation, school efficiency, cleanliness of milk, etc. An eminent lawyer wrote me in 1908:

I have often had testators express their desire to do something for the cause of suffering humanity, and yet express their entire ignorance of what would be a good thing to do, and on those occasions of course I have given the best suggestions at my disposal, and I would have been very glad to have had the advantage of systematically prepared suggestions issued by some reliable agency

2 Search and Research for New Knowledge

Discover and aim at 100%

Clearing houses for use of appeals

Increased revenues for local and national research agencies providing for measurement of results from past researches

School inquiries and social surveys

Survey of the whole field of education

Scientific study of settlements and other forms of social work from the standpoint of alternative services open to the rich, to the volunteer and to the community as a whole (Test the accumulated evidence that *one boy left his position as errand boy to become a wood carver; another left a candy factory to take up the modeling trade; a third was inspired to go to Cooper Union*)

Study and combat alcoholism: *If the saloon can be outlawed while our state is still young and our cities comparatively small, we are confident that we shall never have slums or tenement districts*

A thorough study of the results of college loan funds (If helping boys and girls is a good thing for the infinitesimal few who have received that help, should not an intelligent country, as a social investment, universalize the opportunity for all who are fitted? What can be more demoralizing than loans that need not be repaid? Social standing — derived from others' funds — which misrepresents the resources of college men or college women is almost certain to injure the bearers of inflated reputation. Three of the most pitiable perversions of manhood whom I ever knew in college were three men who cut a dash socially, wore particularly nice clothes, had money for treating, and about whom it gradually leaked out that two of them were spending the savings of mothers who took in washings and the third was a charity pupil sent by a church. I can remember with what contempt I heard this last boy describe the various ruses and false accounts by which he secured spending money in

the name of bay rum, hair cuts, contributions to foreign missions, etc. The mistaken high school boy mentioned on page 158, by delivering papers from four to seven in the morning and two to four in the afternoon, thought *By this means I have been able to get out with others socially and at the same time dress well. By keeping in reserve as to where I got my funds I have been able to rise a great deal faster*)

Get the truth about the relation of industrial incapacity to criminality (An ex-convict writes, *How sorry I am to have a knowledge of any trade and to be unfit for manual hard work*)

Do for health department treatment of preventable diseases what the Rockefeller Institute for Medical Research is doing for other biological and physiological phenomena of these diseases

Learn whether what society does to the white slave and to itself through its magistrates, courts, houses of correction, probation officers and commissioners of licenses, etc, is more harmful than what is done to society by white slaves or slavers (The advantage of starting with wrongs committed by society rather than with harm done to society is that a vastly larger number of agencies and individuals will coöperate in the study)

Study in all states the judiciary's share of responsibility for crime and misgovernment

Work out new schedules of business risk based on detailed investigations so that lower interest and greater credit will go where they are deserved

Study prison management (There is more material in letters to Mrs. Harriman from men in jails or from their families and from prison reformers, indicating the nation's opportunity to correct prison evils, than in Galsworthy's Justice)

Learn the state's responsibility for local education and most effective methods of supervision

3 Salvage — Relief and Unremunerative Aid

Discover and aim at 100%

A central clearing house which will guarantee a hearing for the needy, for genius, for misfits, and make available to all who appeal, including prospective givers, both facts and expert advice (There are uses for misfits. There are many men dealing in second hand clothing, furniture, books, tottering factories who make fortunes out of misfits. There are returns, if not fortunes, for those who will study and place human misfits. Just as it is good business to employ experts to go from enterprise to enterprise and learn why they are on the point of failing, so it can be made good business to learn of men who are on the margin)

It is cheaper to stake the physically and mentally handicapped to business, properly selected, than to support them as parasites or incompetent competitors

Central legal aid dispensaries for communities to insure equality before and behind the law. *My (stenographer's) salary is unpaid for months. I am afraid to leave for fear they will never pay me. Or, my husband could prove nothing because his check books showing payment of \$2,000 on the mortgage had been lost in a fire*

The World:—

"Speak to that fellow? I tell you no!"
He's only a sailor; let him go!"

- last year* (Here money must be spent out of proportion to the individual case involved in order to maintain the principle of equality before the law. It is quite as important, too, to educate not to start "strike suits" against corporations as to serve notice on corporations and the rich and strong that they cannot evade responsibility for accidents)
- Assist and instruct people who are compelled by health quarantine, compulsory education, child labor laws, etc, to make sacrifices which seem to the victims worse than the evils from which the public wishes to protect itself
- Detect, test and advance talent for writing, painting, drawing, singing, as capital bores for oil or prospects for gold
- Establish relief funds for cases of distress beyond the possibilities of skill or funds in communities where the need arises, such as operation for cancer in places *twenty miles from the nearest hospital*
- "After care" for the convalescent hospital patient, insane and ex-convict
- Funds to secure extension of self pensioning schemes among large groups of workers, such as railroad employees
- Find and develop talented teachers (*As if competent judges of music were to keep on the watch all over the country for the appearance of voices of unusual promise and then make sure that the possessor of such a voice should not fail of an opportunity to cultivate it up to*

the limit of its powers — although in this case a variety of talent is to be sought to meet a variety of new needs. Talent for educational administration is particularly in demand)

Emergency relief for persons whose distress is due to sickness, whose business capital or earning power is threatened by protracted illness (A girl of 22 needs \$200 for an operation *after which I shall be well*. It will cost from twenty-five cents to \$5 to learn whether there is practical certainty that the operation will give the cure. Suppose the girl is allowed five years to pay back \$200 with interest. In those five years, if she does not have the operation, it will cost in the Texas village involved at least \$750 to keep her as an invalid. Should society equip itself to make the investment? A father owning his home gives references, and writes: *Sincerely praying that you will relieve me of suffering and put me in a way to work and support my family*. A mother writes, *It takes all we can rake and scrape to pay the doctor's bill and cannot pay it all)*

Promote campaign for dental hygiene (founding a national false teeth coöperative society to syndicate knowledge about oral hygiene, both the repair side and education side,—*Must buy a set of false teeth to preserve my health but cannot do it on \$10 a week)*

Syndicate knowledge about heirlooms, tapestries, etc, for sale which families are unable to dispose of through ordinary commercial channels without incurring local criticism or sacrificing values

Help in caring for incurables when home care is necessary (A mother sends photograph of in-

valid boy, 22 years old, who is *too heavy to carry up and down stairs*)

Adequate local relief funds — (A stitch in time saves nine. Many a poor grocer and milkman — there are really places where milkmen are poor — carries along his unfortunate neighbor until his own family falls below the margin of self support. *We were quarantined for two weeks and I could not even do my washes. Early in the fall the mills closed down compelling the older children to leave the town to seek work elsewhere, thus depriving us of their board money . . . I owe our milkman \$18 or \$20 as he served us all winter, and while baby was sick, and he is a poor man and I know he needs it now. . . .*)

Expert analysis, on business terms, of impecunious inventors' claims, and protection of their rights

Old age pensions, retirement or overage funds, for ministers and ministers' wives, *worn out country educators*, teachers, nurses, and other semi-public servants (*I was fourteen years missionary on the frontier; am getting old and for two years have not been able to work*)

THE PENSION AND RELIEF OF CLERGY WIDOWS AND ORPHANS

“A Concise, Hard-Hitting Forceful Statement”*



ACTUAL CONDITIONS

Help for aged persons who want to hold their homes *until the end* and will pledge property to secure loan (*If we cannot pay our mortgage there is nothing left for us but the poor farm*)

Relief from loan extortion — chattel, land, salaries

Hospital or work treatment for alcoholics

Public assistance for those dependent upon patients cared for in public hospitals, insane asylums, jails, etc

Self supporting house to house nursing or attention within reach of small incomes (*Mother was taken with — space left evidently until writer could learn to spell paralytic — stroke which left her left side all affected. She has no use of her left hand. I have all the care of her. I have to dress and undress and put her to bed. I have been unable to go to work for I cannot leave her. Our income is not sufficient to keep us out of debt, so we owe the grocery store, doctor and drygoods store. I have to be up in the night two or three times. I am doing some washing for some girls in order to get money, but it is hard on me to do both*)

Schools for out of door instruction and employment for boys and girls unable to do the usual course, where a practical education necessitating considerable out of door work could be obtained and prevent threatened serious illness

Loan funds for ambitious young folks who will otherwise break themselves down earning and saving enough to put themselves through school (There must be some way of ascertaining the risk of such business on a large scale

Educational moving pictures for churches, schools (and all play houses) at low profit

Mobilize capital and loans — on character, earning power, chattel, business — as the mail order store has brought together manufacturer and most remote consumer with profit to both — (*Formation of a permanent trust or foundation fund for several hundred thousand dollars that could be loaned among our (colored) people at 4% to 4½% interest on first mortgage; to assist and encourage the development of small farms and comfortable homes, provision could be made to use a portion of the interest in building suitable rural schools, for, as a rule, the south is very deficient in this particular, especially as concerning the negro schools*)

Loans to farmers forced under by drought,— no crops, no credit, no seed, no earning power (Is it not cheaper to tide over a solvent man than to replace a bankrupt? *After my accident I had to go to the hospital and have my leg amputated and was forced to mortgage my claim and lost it after the drought. One letter even proposed to buy up on a large scale farms sacrificed because of drought. They are needed and will bring big profits. In Northern Wisconsin bankers found that farmers were selling their cows and thus losing the locality's capital as well as the farmers' capital. So they brought the farmers together and offered funds to tide them over so that they might use their present capital to produce income. The time will come when either private capital must fill in this gap, or else states and counties will be required to do it. Is there not*

a margin of safety and profit between the gilt edge security where the interest is 8% or 10% and investment proved safe upon investigation at $4\frac{1}{2}\%$ and 5%? Is there not for mobilized capital a margin of safety to provide money loans not considered desirable from the standpoint of limited local resources? All safety lines thus far drawn for loans in rural districts and on small business are based upon inadequate data and disregard absolutely sound prospects. *If conditions here were normal I would be able to secure from \$25,000 to \$50,000 on the merit of the proposition; . . . I cannot get any loans here as the banks are in about the same condition as we; . . . My \$6,000 property must be sold because ill health compels me to change climate. If they know I will be forced to sell for a song)*

Help to tide over dull seasons not only for farmers, but for business ability everywhere — (*Crops have been so poor that nobody will loan money. There won't be enough to feed horses*)

Loans on a large scale to students of promise to be regarded as business propositions and sought by loaner the way a bank seeks deposits, not for the student's sake, but to make a fair return on capital — (*A young man promises in return for medical education to pay you back as soon as I become a practicing physician and will pay to educate at least one young man desiring to be a doctor but being poor like myself.* The tests should be the tests of business, in spite of as well as because of, the education and humanitarian motive that prompts it. The failure of college students

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(and all play houses) at low profit*

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to pay back loans would probably be found, upon investigation, to be due not to the fact that they mortgage their business capital in advance or that they do not have to earn before they spend, but to the absence of a business basis, i.e., that the first delinquency was not followed up as a collection agency follows up an instalment delinquent. The personal origin of most of these loan funds has put a premium on an unbusinesslike attitude among beneficiaries. Wall street makes money on backing brains and knowledge. It does not seek deposits from the "good boy" of the town with leanings to the ministry or other forms of alleged altruistic activity. A risk that may appear high among 200 students might be found small among 20,000)

A money making employment agency for well-equipped men and women which should do for a share in the salary increment what the Training School for Public Service and college fellowships and scholarships do without sharing in salary increases

Reduction of middleman's profits and economic waste in distributing the necessities of life,—food, fuel, housing, funeral services, and possibly medical, dental, nursing and legal services
Coöperative stores in cities and coöperative enterprises of every description in rural districts along the lines that have been successfully worked out in Ireland under the leadership of Sir Horace Plunkett

Anticipatory reservations analogous to city planning, i.e., guarantee adequate park space, prevent the cutting up of beaches and vacant

lands near large cities. Enable institutions to take options on property necessary to their success. In 1912 a man gave \$250,000 for scientific work for which he had refused to buy a profitable option in 1911

Popularize "eugiving" — straight giving — and "euthenics" — making things straight,— as money is popularizing eugenics — making people straight. The first lawyers who qualify as consulting experts on will-making will unquestionably build up a profitable business analogous to other legal specialties, such as the patent business

6 To Correct Individual and Social Maladjustments

Provide for keeping mothers with children — (*I have poor health. It puts me crazy to be away from the children. I wish I could keep them home and send them to school*)

Special interest in the widow left with opportunities and obligation to serve society — care for her children — without means (*I am working for \$5.50 a week and trying to keep this little home outside the city for myself and children. I could do as many are doing who work for small wages, but with God's help I will live a clean life*)

Anticipate dissolution, consolidation and slack seasons, "efficiency reductions," so as to find places for employees in advance of dismissal as the English law compels cities, when clearing out tenement districts, to provide in advance for the proper housing of the dispossessed (*Where he used to work extra hours now the mines only work three or four days a*

week. Capital makes money by anticipating non-employment of capital. It can make money anticipating non-employment of labor)

Reduce the discrepancies that now exist in the interest rates of the town of 1,000 and a town of 500,000 within 500 miles of each other (Is there today any reason why a hard working farmer within telephone distance of the city that needs his product should be penalized in his interest rate because he happens to be on a farm instead of betting on stock fluctuations? The man who is progressive enough to get a mail order catalogue may obtain comforts and luxuries at almost city prices. Why must a Texan owning 518 acres of land pay 8% interest? Why should a man who has worked every day from morning to night for seventeen years need to cry — *I am not starving or naked . . . If only there was somewhere for hard working people to borrow without paying so much interest*)

Make educational missionaries — under state supervision — of accident insurance companies, and extend their services to include business risks not heretofore insured

7 To Utilize By-Products

Discover and aim at 100%

Clearing houses for those needing clothes and those willing to give away old clothes and old magazines or to sell them cheaply. Few charitable agencies have exploited these by-products. Yet they play an important part in almost all relief work. The University of Wisconsin has revolutionized university extension and library methods by circulating material

from old magazines among lyceums, women's clubs, etc. Once having taken the cream off the natural resources of the country capital goes into the field to make two blades grow where one grew before. There are here large fields of neglected assets to which the millionaire's waste basket points the way

A practical program for partial self-supporting work for convalescents (*I must remain in the sanitarium three months more but could do some typewriting*)

Extend the idea of the Woman's Exchange to by-products of interest and time (One man seriously proposed a systematic collection of drift wood in New York's harbors to be split by men needing employment and to be sold or given to the poor; a farmer's wife with three children wants to work home in the evenings and wants to earn enough to get a *wash machine, sewing machine as well as clothes*)

8 To Expose and Stop Frauds

Discover and aim at 100%

Secure state supervision of medical, dental, optical and osteopathic practice after, as well as before, certification

Prosecute mal-advice and mal-practice on the poor and middle income classes by sharks and incompetents of various professions (Preventable ignorance or mendacity among physicians may do more harm than can diseases. A husband had spent all he had saved for a specialist to get his sight back. A Presbyterian minister wanted money to try a futile cure for blindness)

Ascertain, publish and use the truth about patent medicines and fake doctors (*I have a young daughter who has kidney trouble. I sent her back east for a cure and now she seems worse. They ask for payments by every mail. A mother writes: When the money goes to the drug store and doctor, and children do the housework, we are quick behind. Persons having cures for cancers should either be convinced that they have not the cure and compelled to stop advertising, or should be helped to develop it*)

This Space For Writing Messages

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down here.
The last lynching has not
been put on card yet.

Will put you on our regular mailing list. Expect one a month on the average.



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New York City.

28 Grand Place
Brooklyn NY

This side for the Address Only.

How People Came to Write

There was a time when death was considered the great leveller. Next in rank was poverty. Advertised wealth seems a strong competitor. Scores of writers tell Mrs. Harriman of needs which they say they have been making every effort to conceal from their neighbors and often their own husbands, wives, fathers or children. A mother who had gone in debt \$150 without her husband's knowledge feels that she may safely tell the story to Mrs. Harriman and ask her help. The wife of a college president, another wife of a western pastor, the friend of a mother who is made unhappy by labor and toil all explain why they feel free to tell of this unhappiness to Mrs. Harriman. *I speak to you, an unknown friend, as I would to a poor well known friend. Again, I read this lovely column about you, now I want you to read a column about the poorest woman.* Such expressions alternate with *as one Christian woman to another, or as one mother to another.*

How genuine the temporary personal relation is one can read through the apparent freedom with which letters are written — a freedom that is probably shown also when writing to rich men. Many will write the second, the third, the fourth time begging that at least some answer be written, *if it is only a few lines.* One mother sent a postal card:

Please write either "yes" or "no" just to relieve my anxiety.

A woman in the state of Washington tells of an aged and very good man who came to her house several months ago very sick. She kept him until he recovered. She hopes Mrs. Harriman will help him file a claim for a farm, and closes: *I think if we all help him a little we can get him a home.*

A small number have assumed that wealth makes it impossible to understand what it means to have no money to pay rent, no bread to eat and no wood to burn.

With few exceptions writers of personal letters state that they address Mrs. Harriman because they have read of her in the newspapers or magazines: that she is one of the *richest women in the world*; that she is studying letters of appeal and seeking *wise investments in charity*; that she has given a park, or money for a chair in forestry to Yale, for treating tuberculosis at Trudeau's, for studying cancer, for providing the Academy of Medicine's committee on budgets and hospitals with a secretary; that she too is a grandmother. In many instances clippings from newspapers are enclosed as partial justification for what might otherwise seem an unwarranted intrusion. Many writers mention some personal connection with Mrs. Harriman, with her relatives or with Mr. Harriman and his relatives; an amazing number of men saved Mr. Harriman's life at different times; the writers or the writers' rela-

tives worked on railroads with which Mr. Harriman was connected or in Mrs. Harriman's household, *made bags for the girls*, acted as porter at a railroad station frequently visited by the family, driven automobiles or married *an old friend of Mrs. Harriman's father*; had lived in communities where Mrs. Harriman had lived, or had mutual friends or had gone to school with her or her relatives; *met your brother 23 years ago*. Not infrequently the writers had been advised by friends to address Mrs. Harriman, had dreamed of her or had felt an *irresistible impulse because of a family resemblance* in looks or name.

Similar reasons are given by those writing for colleges, churches, charitable agencies, etc. They understand that Mrs. Harriman is looking for opportunities to give. Their college is situated on *one of Mr. Harriman's roads*, each of which, of course runs through innumerable towns where a college, Y. M. C. A., Y. W. C. A., church, hospital or lodge is in need of funds. Men and women appealing for churches, schools and charities frequently disavow any initiative or responsibility: *I have asked His help so many times I believe He has put it in my heart to ask you and let you be His almoner; . . . God gave me the spirit to write and ask you; . . . I have asked God for help and he has given me this way out of my trouble; . . . Your eyes seemed to look into mine and to say "I will help you if you will help me."* I was

all alone so I knelt down and prayed that God would forgive me if I was doing wrong.

To many writing is by no means an easy thing: I have been thinking of doing this for the last year but my heart has always failed me; . . . A spirit revealed in me for two weeks to kindly ask you to donate me something. I have five children, the eldest seven years old; . . . We are simply desperate; . . . I can understand turning on the gas and giving it all up; . . . Oh, dear me, we will perish if help don't come soon. We have shed more tears and prayed more this year than ever before in our lives.

I have been surprised at the number who evidently wrote as a last resort,—as a gamble in fact—This letter will reach you on Saturday. Will you have the kindness to send me an answer by special delivery, as on Sunday ordinary mail is not circulated. My time is limited in this hotel.

Ruses and Insincerities

Does It Pay?

Some sailors on the bark John S. Bennet, one of whom had never seen a copy, received scriptures from our missionary just before leaving port. Within ten days the vessel went down at sea and all on board but two perished.

Does it Pay?

The imposture of individual begging has been much advertised. The imposture of institutional begging has been under advertised.

A professor of "ethics" in a certain college first based his appeal on the ground that *the Harriman road runs through our town*. I asked him what college in the west was not on a road with which Mr. Harriman was connected. He then said that Mr. Harriman had visited the college. I asked if he thought that was such an unusual thing for Mr. Harriman to do as to indicate special interest. It then developed that a public official, who has since died, told this professor's president that if Mr. Harriman had lived he would have given money to this college. After the claim had become thus attenuated I drew the admission that this particular "professor of ethics" had never seen the college in question, had consequently never taught a day and had been given the title to make it easier for him to raise money on Wall Street!

The special delivery or registered letter and the *confidential, personal and private marks* have already been mentioned. The accompanying photographs show letters thus marked to convey the false impression that they are different from hundreds or thousands of other letters bearing a similar message. This practice is by no means confined to individuals, but is still recognized as reputable by organized agencies having famous names on their letterheads (I remember having sent several myself

before this glimpse into the receiving side of "begging letters.")

It was a pastor, flaunting his bishop's endorsement, who wrote in answer to a letter from me noting several ruses in his appeal:

In regard to the word "Private" on my last letter to Mrs. Harriman, would beg to state that I suppose she knows as well as I do, it was impossible for a letter to reach him or her to whom it might have been addressed, for the very simple reason that a large staff was employed to prevent the numerous letters of that class from bothering the person to whom they were sent.

There are several other ruses commonly used by appealers:

1. Letters of congratulation, condolence or condemnation contain statements of fact indicating the writers' need for assistance.

2. The work of several agencies is described to support an appeal for one agency doing a very small part of the work.

3. A national need is used to urge money for some activity limited to a small section of a small city. Thus an industrial school for negroes invokes *interest in country life as it touches the life of 10,000,000 citizens of this country who wish to rise.* For one organization an effusive appeal read:

There is no organization in America so wide

spread for good as Blank. . . . There is no organization in the world so potent in its influence to bring about peace, harmony and friendly relations between all nations. The above statements are correct for we have already caught glimpses of the grander America and the deeper knowledge of other nations.

As this organization has since gone out of business for want of a program, I quote part of my reply when questioned as to this appeal:

It has no program and is merely doing on a small scale for a handful of people what Dr. Blank is doing for tens of thousands every night. One of these days somebody is going to give a million dollars in answer to a letter like this. . . . Nothing miseducates people of great wealth respecting their opportunities and duties more than do appeals that fail to strike at the fundamental causes of distress and incapacity.

4. Urgent need is claimed where financial statements show either a large current balance carried over from preceding years or an unrestricted, available income from legacies,—one notable instance of one of the most appealing appeals to save human lives was for a sum several thousand dollars less than the cash surplus in hand.

5. Credit is claimed for work either shared by or entirely done by other agencies. It is astonishing how many agencies are alone in keeping boys off the streets, rescuing girls or giving fresh air parties. Like cosmetics, this ruse seems to require put-

ting on thicker and thicker in order to give the desired effect. Many agencies make such a glowing report of what they have accomplished that it seems superfluous to send them any money, and one turns away with the thought "I would like to help somebody that has some work still undone."

6. Situations are staged and friends posed to give appeals effective settings. Scenario: (a) clever idea for an appeal; (b) business man consents to sign letter, which indignantly refuses to contribute; (c) absolutely convincing dramatic answer; (d) postscript — *He has joined our ranks and sent his check.*

7. *We have secured the introduction* (not passage or even discussion) *of legislation* is seriously advanced as evidence of good accomplished and of official recognition.

8. One of the strongest organizations in the country wrote a personal letter signed by a big name to *Mrs. E. Hey. Harriman* at the wrong address, with reference to the *unusual number of beneficiaries cared for this year over last*,—after its annual report had plausibly explained a marked decrease in the number of patients "this year under last."

9. *Dear Friend, Dear Mrs. or My dear Mrs.* is used as the greeting where the body of the letter is obviously circular. A minister begins his letter of appeal for his church *My dear Mrs.* and encloses it in an envelope marked *Personal, Please Forward.*

Yet his personal relation is such that he does not even know in what city the addressee lives.

10. Another uplifting "Inconstant George" begins *My dear Mrs.* in clear blue and proceeds in the purple of mimeograph copy — *I am addressing you without the formality of an introduction, a stranger to you, but on account of the broad human sympathy and the generous philanthropy which has always characterized your life*, etc, etc. Is it an accident that this same letter spells Mr. Carnegie's name *Carbegie* or that its four pages of typewriting give not a single fact as to the number of persons for whom this minister asks help?

11. What claims to be a personal signature is written by some clerk whose hand refuses to impersonate men and women of distinction. Sometimes the clerk boldly signs his initials under the president's purported signature, sometimes he works it in artistically as a tail to the last letter of the president's name, or employs some office mark which the receiver is not expected to recognize but which saves the conscience of both president and clerk. One of the most extreme illustrations of this practice was a letter which came in 1910: (a) addressed to Mr. Harriman; (b) at a residence which had not been used for ten years; (c) beginning *My dear Mr.*; (d) the body of the letter in a very different type from the name and address; (e) signed in a very crude hand by the name of a president of in-

ternational reputation; (f) a big crude initial for the mailing clerk who signed the president's name.

12. Similar letters purporting to be from children telling pitiful stories of their parents' difficulties are obviously written or dictated by older persons.

It is reason enough against any combination of ruses and insincerities for catching the eye that they are deceptions and ruses. Even those who justify a successful deception will condemn a clumsy one. The result test will be final. It may be that for a mailing list of 20,000 it is better business, and defensible, to insert names and addresses rather than to say "This appeal is sent to 20,000 men and women who ought to be interested." Thus far our evidence as to results shows merely that trolling the hook will every once in a while hook a fish; we have no record of the large number of men whose impulse to give has been inhibited by palpable deceptions.

Hundreds of letters have come to Mrs. Harri-
man of which it is fair to say that the writers threw
away their chance to get \$100 or \$1,000 or \$10,000
by flaunting the arts of professional mendicants.
Any person of such standing and of such potential
helpfulness that it is worth while going round
Robin Hood's barn to make him think he is receiving
an individual letter, is altogether too individual to
be approached through a circular manufactured by
the thousands, and is likely to be too experienced
to be taken in by ruses and insincerities. After a

university wishing an endowment selects 10 or 25 rich men and women to approach for \$25,000 or \$50,000 each, it is running a risk of losing one or more contributions of \$25,000 if it tries to save \$1.50 in stenographic expense by multigraphing an intimate personal letter.

Crank Letters

Crank letters are often cited to justify throwing letters of appeal into the waste basket.

What else can be done for the man who mails you scented soap, about one package a fortnight, with chapters of his life history? What we actually did was first to wonder whether it was safe for this man to be at large, and then to take steps to see that his mental condition was looked into by the proper local authorities. The same was done in the case of the man who wrote innumerable letters regarding a project which would yield him \$680,000,000 for uplift purposes, at a time when he was borrowing in sums of one and two dollars from chance acquaintances in return for confidential posts in his syndicate.

A cured patient from a hospital for the criminal insane who promises *to keep you and your family living forever* in exchange for a small gift is not merely a crank,—he is a menace whose letter ought to go to the police department, not into the waste basket.

Ordinarily men who send their photographs are

classed as cranks, especially if they put on the back of the photograph their church, secret society connections and lines of poetry. But "the world's all queer but thee and me" and so called crank letters contain much wisdom. With one of these combinations of photograph, calling card, church connection, poetry, came the following worth-while suggestion with respect to training municipal officers:

The policemen of our cities are selected because of their size more than their mental ability. Our brawn counts five points to brains one point. The old saying that "it takes a crook to catch a crook" has so stamped the police departments of our cities that the common people consider us a very undesirable class of citizens. This attitude can only be changed by training and education. There is no such thing as a policeman's training course in any school or university in the United States today where a man can get the necessary technical training for efficient police service outside of his physical qualifications. I have been a teacher for several years, and even though I am on police duty every night, I enjoy teaching my men's Bible class every Sunday morning.

Humorous human interest can be extracted from crank letters only on condition that phrases and words be twisted out of their context. Reporters have begged me to let them treat our letters in that way. They think readers find something excruciatingly funny about misspelling. Who can help roaring with vaudeville glee at the thought of find-

ing in one short letter 40 misspellings such as: *posibal* for possible; *weat* for with; *wed* for with; *halt* for health; *aducate* for educate; *tow* for two; *cloughs* for clothes; *fiew* for few; *washup* for worship; *depts* for debts? Yet the writer is the *mother of six children* and gets *sick headaches so often!*

A brief outline of my life so that you can understand my trouble more clearly suggests a crank, but actually outlines one of our largest social problems, i.e., what shall a man in moderate circumstances do when told that nothing will save his wife's life but *to travel in a high western country*, and what shall that same man do after he has sacrificed his property and lost his wife?

Writing peomes hoping to earn money to pay debts is written by a farmer of thirty whose *bad luck with the farm* is due to a succession of droughts and whose debts are due to sickness of mother and father. It was a farmer's wife whose *husband is sick all the time* and who is herself *under doctor's treatment most of the time* who wrote *awfell bad surcustances*.

Asking a person of means *to take up a collection and be sure to send me the names with sums contributed so that I can send each donor my thanks and pay them back or see a little of your friends and see if they would donate a little to help a poor man in business* becomes less freakish when we reflect that these writers are strangers to lands and

customs where to him in distress it shall not be given from his neighbor's surplus.

One of the freakiest freak letters, fairly reeking with insincerity, was from a man who claimed to have spent ten years demonstrating from first hand contact that *it is worth while to investigate the horrors, disgraces, malevolent and ignorant outrages, procedures intensely dangerous to health and life itself — now borne with equanimity and patience by the generous and trustful public . . . among ordinary cheap restaurants where the majority of our Americans are now getting their "pot luck."*

The mother who began her letter *Dear Sis in Christ* has a husband *in bad health unable to work* and a boy whom she would like to take out of the mines and return to school.

Misfortune's crank is often prosperity's philosopher, statesman or monument builder. Money has won halos for many a man like these: the young man who *has a fine delivery and will make a successful lawyer*; the business man who makes it a business to write *Is your soul saved?* with forty biblical passages and *spirit* abbreviated to *spt.* and *them* to *em*; the man of many degrees who has *specialized in English and am therefore specially fitted for editorial work*; the man with a record of 58 jail sentences in one year plus a health remedy made of *celery water*; the woman who is only *the candlestick of Heaven's light* and wants to revive the *lost*

art of letter writing; the spiritualist who accounts for someone's leading Abraham Lincoln to give her a false address by saying *Throwing off mortality does not change the soul*.

So general is the assumption that begging letters come chiefly from freaks, cranks and impostors that numerous letters — including many from impostors — ask for thorough investigation.

*Yours for the immediate restoration of
truth, justice and sexless Progress as the sound
basic principle of all things common in these
"last" days. "Mizpah."*

Methods of Approach

We covet your most careful scrutiny and investigation of the details of this undertaking (appeal for \$25,000)

Your attention is respectfully called to the financial statements and endorsements attached to this letter

This work makes no public appeals

I would not be afraid to ask that woman for any moderate sum

If you would make your name and yourself the best loved woman by American women and humanity at large, endow (a thoroughly discredited movement)

You don't need to send this to the bureau of research for it is only one letter and you can judge for yourself

I know of the quantities of good that you do, and of the many desirable appeals which are made to you, but I feel that the situation which we wish to call to your attention is absolutely unique

A tactful approach is considered of first consequence, whether appealing for one's self or for charity, church or college. A newspaper man *always wrote pleasantly and admiringly of Mr. Harriman*. A would-be settlement worker feels as if *my career would have been like Mr. Harriman's had I been a man*. Another was engaged to a cousin of a noble personage who had an indirect relation to a certain

man, who, in turn, enjoyed acquaintance with the Harriman family. A magazine description of a room in Mrs. Harriman's house suggests a friend who has an article quite like one in the room described and needs assistance. Mrs. Harriman calls such letters "grandson letters" after the flood of appeals following the announcement of a grandson's birth,—a new bond of sympathy.

A boys' club asked for help on the ground that it had called itself *The E. H. Harriman Club*. We found that the settlement to which the club claimed allegiance knew nothing of it except that it had an application on file for a room, which room was not yet available. I wrote the boys: "I am afraid it is another case of the man who, if he had some milk, would eat some mush and milk if he had some mush."

If you could only see or *If you only knew* or *You can't know how the poor suffer* introduced a large proportion of the letters. This approach is effective in direct proportion to the ignorance of the person addressed with respect to the subject matter. In direct proportion, however, to the knowledge possessed of the subject matter by the person receiving the letter this method becomes an obstruction and an affront to sympathetic interest. For example, after Mrs. Harriman had received over 5,000 appeals, including hundreds from the south, one letter began: *Could you but realize the sad helplessness and patient poverty among the poor white boys and girls of the southern mountains who are*

seeking for an education,— a chance to live — we are sure you would no longer hesitate to join with the patriotic men and women who have interested themselves in these people and who are doing their share in this great educational work. What reader of average acquaintance with recent literature could be complimented by this approach?

Other recurrent introductions are —

*Of course you cannot realize my position;
 . . . I do not ask nor do I expect a fortune;
 . . . I always wondered why some could
 have so much and others scarcely anything;
 . . . I do not think it is any sin where you
 have so much and I so poor (from an orphan
 girl asking for \$5,000); . . . When I
 read how much money you have and think how
 poor I am; . . . All that I fear is that
 you may think I am deceiving you; . . .
 I cannot think that wealth robs one of sym-
 pathy for others; . . . This is the first
 time I have asked any favor in my life; . . .
 To think we are so needy while there are many
 with millions and more than they want; . . .
 Please try to place yourself in my position;
 . . . A duty I owe to myself and family in
 asking you for help and aid; . . . Allow
 me please, without seeming impertinence, to tell
 the story of my sacrifice for the hospital*

To suggest an opportunity for a memorial seems a natural impulse among organized appealers.

When an isolated mother in Oklahoma, Wyoming or Maine sits down and spends several evenings

writing a statement of her distress and her justification for asking another to help, intimate personal references are seemingly confessions rather than manoeuvres. So human is this tone that the professional begging letter writer exploits it, while the neophyte writes, *I am not trying to write a masterpiece to gain your sympathy*. When a college president or a pastor or a charitable agency uses the same method it suggests the cold blooded analysis of human instinct and susceptibility which almost invariably shocks and offends the reader, but which is now being scientifically coveted by efficient appealers.

Fear of the waste basket, born of the knowledge that large numbers of people are writing letters of the same kind, prompts many to say, *In the name of humanity do not throw this letter into the waste basket until you have read it; . . . This is not a begging letter; . . . If you know how it hurts me to write*. Large numbers begin, *I am not an impostor or If you will ask my minister* (this lawyer or that banker) *you will learn that I am not writing you lies*.

As parishioners turn to their pastors, so pastors turn to bishops, and institutions enclose or offer credentials of character. Letters of introduction or endorsement from a bishop or a governor, quotations from comments by public men, personal notes from women of prominence or other donors are considered effective. Wherever conditional gifts have

been made or contributions or conditional promises by widely known men and women, mention of such fact is made early in the letter as formal notice that the agency in question has worth while connections.

Others go further and try to invoke a spirit of suspicion against the genus secretary by saying, *If this gets by your secretary, or If your secretary will let you read this, or Rich people as a rule do their kindness by proxy, but it seems to me I would not dare to take such a risk and trust to another to form an opinion for me.* This distrust of secretaries — or perhaps this fair understanding of their general efficiency — prompts people occasionally to beg the secretary to pass the letter on, or more frequently to write *Personal, Strictly Private, Private and Personal, Urgent and Personal, Strictly Confidential.*

Nevertheless much depends upon the approach. The insolence of *Send me a check or If you are a barbarian I will get nothing from you* at least arrests attention more than *Entre Nous, I have never in my life solicited aid from anyone.* Is *Please excuse me for writing to the mother of American finance* naïveté or affrontery? The letter is read to see.

After noting several hundred methods of approach one's conclusion must be that for writer and giver alike appealing must remain a gamble until both appealed-to and appellant rely chiefly upon the facts rather than upon introductory tact.

Fig. 20.

P R I V A T E.

Personal

Prost

Upper Marlborough
vicinity of the Occochee
Great Road Magnet—
New York N. Y.

Important.

St. 19.
Ong. Mental

PRIVATE & CONFIDENTIAL

PERSONAL, PRIVATE PROPERTY

Personally for



THE GERARD
- 44th STREET BETWEEN
BROADWAY AND SIXTH AVENUE
NEW YORK

Mrs Harriman

To Honorable
General
Important
Russell
General

Confidential.
Personal.

Personal Special Delivery

C. A. N. T. O.

The Mary
H. Benson

Requests for Personal Interviews

A part of the study that could easily have grown to considerable proportions is the verbal interview with college presidents, heads of organizations, financial secretaries, etc, who have come to me because I was known to be reading these letters and have tried either to enlist my personal interest or to learn how to “ reach ” Mrs. Harriman or some other person of large means. Can anyone doubt that it is an educational opportunity worth while to try to convince a college president that the way to get audience for his cause is to work directly rather than indirectly, and to exploit facts rather than engaging personality? Few have evidently ever computed the time it would take if their requests for personal interview were really granted.

The difference in the reputation of a statement by letter and a statement by interview may be gathered from the following reasons given for personal explanation :

I would rather tell than write; . . . I have been given interviews by ladies whose achievements for the benefit of mankind will live long after your money has been spent; . . . I cannot express my needs strongly enough here; . . . If I could only come and talk with you half an hour, I am sure you would understand; . . . An interview would convince that the reform of the age is mainly training along the line of sound thinking and right living; . . . Shall be glad to come

east (from California) to talk it over; . . . This very brief letter simply invites an interview (a social agency); . . . Unless I can strike the spark of your interest first I do not care to flood you with letters and records of scientific cases, for both your time and my own is too valuable; . . . I should consider it a privilege to state my views; . . . It is impossible to make an adequate presentation of such a matter and I beg the opportunity to explain it in a personal interview; . . . I am in New York in the interest of the University of Blank. Will you be so good as to let me see you? I will only take a few moments of your time; . . . I have asked the (college) president to call upon you.

A grotesque distortion of this form of appeal came from an ex-minister who wanted money to help his pastor's wife. He himself had already given her twenty-five bottles of a preparation of his own make, but it unfortunately had not helped. Her legs had kept on swelling until she was frightfully disfigured, and he was sure *If you will come to see her you will want to help.*

The limits of the personal interview, its dangers, mistaken emphasis, etc., are referred to again on page 172. As part of the description of Mrs. Harriman's letters, however, I want to recall that a very large number of individuals and of agencies turned their batteries on me when they found that we were reading Mrs. Harriman's letters at our office. I was invited to lunch and to dinner and re-

ceived innumerable little courtesies — the underground railroad appeal — intended as hostages to fortune to play upon my own supposed sense of supposed importance as a means of interesting me in the good work described. Letters came: *Will you, if possible, dispose Mrs. Harriman kindly toward us so that she will see Mr. Blank and receive him with an open mind and charitable heart?* Fortunately I was only a student, not an almoner or a Cerberus.

One agency insisted upon several personal interviews with me which it followed with a letter for the Bureau of Municipal Research signed by 14 names of prominence. When this letter was communicated to our trustees one of them stated that he had been told by a representative of the appealing agency that it had no idea the Bureau of Municipal Research would act favorably upon its appeal, but it thought perhaps the imposing array of names would bring forth an acknowledgment from the Bureau's trustees which might prove to be an asset with Mrs. Harriman!

Shortly after I began to read these letters I was invited to speak at an important gathering. In spite of the flattering invitation I replied that I was not qualified to speak on the subject and could not think of making an address on it, and suggested several alternative speakers. One or two of my suggestions were acted upon at once and I was urged again to speak *if only for a few minutes*. Quite

surprised, I replied that I knew just as little about the subject in question as I had known three days before when I suggested the other speakers. Numerous reasons were given why it was desirable to have me participate in this meeting, and in my weakness I consented to preside. Naturally in introducing the speakers I attached such importance as I could to their work and connected it with 100% of the same problem reflected through the public schools. A few days later I lunched at Mrs. Harriman's and found on my arrival that the other guests were a relative of the lady who had persuaded me to participate in the above mentioned program, and one or two others who wished to secure gifts for the object described at the meeting. By all the laws of human psychology I had succeeded in achieving a position where there was nothing for me to do but "to stand pat" on the complimentary references made while presiding officer, and to help "land" the gifts in question. In this particular instance my efforts to avoid such responsibility met with a rebuke from Mrs. Harriman who questioned and questioned until I had made a very poor witness for the plaintiff.

When appealers have come to me I have done what I believed the clearing method should do and what rich men and women individually should do, namely, I have taken the aggressive and asked appealers to see our point of view. College presidents have been urged to work by direction instead of indirection,

to make their first appeal to the intelligence and to make that appeal definite. All have been shown the pin map with its thousands of pins and have been interested in the problem confronting the receiver of these appeals for over \$200,000,000. In a few instances where personal appealers have come to us the same method has been used. How it has worked may be gathered from the following letter written early in 1910:

I have just finished talking with Mrs. Blank who called with the envelope addressed by you, enclosing her letter. I put her in the way of getting what she may really need, but persuaded her for the time at least not to take advantage of outside relief "for her boy's sake."

Her husband is a book agent working for Blank when he works. He is evidently one of these "no 'count" men folks. She admitted that the more help she got from the outside, the less apt he was to hustle for a job. I tried to interest her in the problem that confronts you and said that if Mrs. Harriman were to try to give personal attention to letters it would take more hours than the day contains; that she would have no time to see people; that if she saw even a selected few she would not have any time for herself; that if she had given what people thought she "would never miss," she would already have needed to ask help for herself; that above all else she felt that whatever was done ought to be done thoroughly; and that

she would not think of trying to take the place of all the hospitals, nurses, relief agencies, etc.

Mrs. Blank is an intelligent woman, seemed to see the point, and seemed glad to have thought it out step by step.

How the Letters Closed

For each dolla you spend (for settling the poor on garden lands) you get an angele to surround your soul

Hoping to hear from you soon; Awaiting assurance of your coöperation; Thanking you in advance; Hoping you may feel interested; Your reply will be an encouragement; A prompt response will be to our great advantage; Will you not help us in this time of our great need; Anything you can do will be appreciated; Checks may be made payable to; May you have a long life of prosperity in spiritual things as well as temporal things; Hoping God will put it in your heart to help us; Only a drowning man catching at a straw; With prayers for your help; Thanks in advance for pardoning my impertinence in writing to you; Forgive and reply

Our appeal to you is that of the "unfortunate child." That is why we write you urgently; We will treat your action in this matter as confidential if you desire it (twelve women of wealth asking for \$5,000); On behalf of the underfed school children

May I beg of you a promise to help us help ourselves if we can place our needs before you in a satisfactory manner; I do not know how

to make this appeal in Christ's name any stronger (for a college); Answers to my letters of appeal (for a college) are often opened with fear knowing how painful it is to have annoyed generous people

A note (to an appealing president) will secure an appointment; Appreciating your interest in the past (by agencies that have never received any gifts); Asking for your good offices

The traffic that would be attracted to the Harriman lines would soon be equivalent to whatever benefactions you might bestow (\$100,000); With best wishes for your health and happiness (college president — a distant stranger)

If you are at all interested we shall be glad to work out the details more thoroughly (Moving picture makers pay high prices for mere scenario)

Above is written with my mind a blank & it is I honestly believe a genuine spirit communication, as were the others I sent you.

How Definite Are the Appeals?

One of the most definite appeals was from a business woman who, from her own experience, sent an admirable, definite description of present hotels for working girls and a description in detail of an ideal working girls' hotel to net 4% or 5% in support of the following proposition: *What the business girl is now paying for inferior accommodations could, if pooled and under proper management, offer her the accommodation she so much wishes and at the same time be a dividend paying enterprise.*

One of the best appearing appeals, very direct, short and bristling with facts, wants to *reach by mail over and over again 125,000 Italians in Chicago for \$500 a year!*

Numerous individuals wanting money for courses of treatment, or operations, or obligations, fail to indicate the character of trouble. A woman of excellent education uses four pages to describe herself, but neglects to mention what she wants or why. College presidents, as well as people unaccustomed to writing, have forgotten to sign their names. A man wishing business capital writes thirteen typewritten pages of life history and qualifications and

sends a letter of recommendation; yet I could not tell what he wanted. So a professional man wishing help *to return to practice* writes a six page letter without indicating the nature of his practice. A contractor, who had lost his fortune through the dishonesty of a partner, names the mayor of his city as reference, but gives no idea of what or how much he wants.

Hundreds of people want *a little help* or *what you can spare*. In but few instances have requests for money to secure an education been definite except several which have very much underestimated the amount needed, and a few which have greatly over estimated. *This home has fully justified the need of its establishment by the number of girls who seek its protection*, which number (or any other fact) is not given. A minister wants to establish a Baptist church *anywhere in the country for negroes*. Another minister (white) wants to *undertake the impossible and surprise folks with success*.

In personal letters such definiteness as appears is usually to prove the person's need rather than the soundness of the appeal or the way out. What would you send to a literate woman who gives you no clue except *tide over a period of need*? Would you rather hear from the working girl who tells you exactly how much she will pay for each article (including handkerchiefs, tooth brush and tooth powder) if you will give her \$50 for a wardrobe?

One of the most definite institutional appeals

was from a colored group, already referred to, wishing to finance a project for homes at 4% to 4½% *where now the rate of interest is generally stated at 10%, but the fees and perquisites raise the cost of money to 15% and 20%.* Various facts are cited showing earning power values of building lots, population of 2,000 on 30,000 acres of land worth \$1,000,000, of which 12,000 acres are in cultivation and on which there is a return of 10% annually — \$18 to \$20 profit per ton on raw cotton seed, etc.

Several Y. M. C. A. and Y. W. C. A. building fund appeals have not even mentioned the amount of money required, to say nothing of further details. In striking contrast are the briefs sent out by the Nashville Y. M. C. A. and the moving appeal

About Ourselves

We aim to be helpful
We want to serve you
There is no limitation as to church or nationality
The library of good books is open to all members.

We learn:

To sing.
To cook
To play basket-ball
To paint
To pierce brass
To make baskets
To crochet and embroider
To make fancy articles
To make undergarments and dresses

Would you like any other kind of a class? If so, come and tell us about it.

Will You Help Us

To stimulate public interest in the schools?
To give the citizen oversight which official bodies need?
To study our own and other school systems?
To foster co-operation between professional and volunteer associations interested in the schools?
To publish leaflets showing the educational needs of New York?
To decorate school buildings?
To increase the number of Visiting Teachers?

Will you serve on one of the following committees?

Art League	School Lunch
Compulsory Education	School Visiting
Kindergarten	Special Children
Nature Material	Tombs School
Parents' Meetings	Visiting Teachers
Playground	Vocational Training

DO YOU KNOW?

IN THIS OLD

AND

INCONVENIENT

BUILDING

DURING THE

PAST YEAR—1911



From Photograph Y. W. C. A., Oakland, Cal.

25,322 Meals were served ;

273 Transient boarders were accommodated ;

2,951 came for Educational Classes.

HELPING THE ADDRESSEE TO UNDERSTAND

of the Oakland Y. W. C. A. which asked numerous questions, as in cut on opposite page.

A woman asks for an interview and \$16,000 in the interest of a work for women *not charitable, not educational, not religious, in successful operation in Boston, Cleveland, Chicago and Philadelphia* — without a single detail to indicate the kind of work.

One college president whose latest appeal is a model of brevity, definiteness and conviction, wrote us a letter thanking us for our "suggestive letter" which had commented upon an earlier appeal as follows:

May I go beyond my commission from Mrs. Harriman to suggest some of the difficulties which those who appeal often place in the way of ready understanding on the part of those appealed to? Your letter to Mrs. Harriman is unsigned, although it is quite personal. It gives no idea of the number of students at your university, your expenses, distribution of expenses, evidence of overdraft upon your resources. Practically the only reason given to Mrs. Harriman for helping your university is one that applies with almost equal force to one or several colleges in almost any state in the union.

Two universities sent about the same kind of explanatory matter,— one carefully printed, the other carefully typewritten; one advertising prosperity in a network of colleges, the other advertising poverty in a district without college facilities; one showing

\$1,100 of property per student and the other \$175; one spending \$120, the other \$41 per student per year; the prosperous one has been definite in its appeals for years, the needy one is just beginning.

One college writes: *We have been continuously at work on this endowment. It is sorely needed. This college stands high in the state and it is only*

Educational
Series A, No. 4 }

DOES BROOKLYN NEED
A WELL-EQUIPPED COLLEGE?

File this
Others will follow

MORE HIGH SCHOOL STATISTICS:

Students in H. S.	Prepared for College Annually	Enter Local Colleges	Total No. Entering all Colleges	Enter Training School	Not Continuing Education
Brooklyn Alone	1,400	120	400	300	700 or 50%
Manh. and Bronx	2,100	1,000	1,700	200	200 or 9.5%

Do not 700 Brooklyn youths who cannot leave home to enter College constitute a real DEMAND? If you are interested in supplying this demand for a strong, well-equipped College write to

Adelphi College, Brooklyn, N. Y.

Remember that over 70% of
H. S. Grads. are young women.

hampered for want of endowment. Another college sends fifty-six searching questions with definite answers.

One hospital that gets money writes not the number of beds, not the cost, not the children reached at one time or in one year, but *There are so many gray little lives — the beds are filled and there are other children cruelly passing away for want of the help we could give if we had the chance.* A home for colored girls that finds it hard to get money wrote, *Ten beds — that is all we had to offer 22 girls who sought shelter the other night; 320 girls*

were assisted by the agent at the New York Wharf, 945 girls at the Norfolk Pier and Railroad. Even if a strange colored girl has money it is hard for her to get lodgings. (When I asked if White Rose was a sufficiently descriptive name for a colored girl's home the president replied: "Those who object to the name don't give us money; those who give us money don't object to the name.")

Most of the national schemes are submitted without details. The majority of requests for building and equipment fail to give the proposed cost. A university aiming to raise \$1,910,000 does not state the amount already raised. Another was delaying to ascertain the amount of one gift (which turned out to be \$250,000) until advised that a definite sum from Mr. Blank would prove a better money getter than Mr. Blank's promise of "earnest and substantial coöperation."

A certain college has spoiled the climax of indefiniteness which I planned to base upon its first appeal, by sending a second appeal which is very definite in one respect, i.e., It names a dozen of the best known givers in the country who have contributed from \$5,000 to \$25,000 each,—not one word as to enrollment, cost, vested funds; absolutely no appeal to the intelligence and practically no appeal to the emotion except *You will be a great benefactress if you will help us in this great crisis.*

It is, of course, natural that a man with a plan by which \$10,000,000 will reduce the cost of living

in New York City by \$100,000,000 a year and do more *to eliminate poverty and abolish crime than all the philanthropies since Adam*, should withhold details until he can secure some assurance of co-operation.

Definiteness is especially meritorious when accurate. The cost of endowed professorships, hospital beds and other services is almost always understated by from 25% to 75%. *A monument that will live forever* is \$1,600 less than is needed to endow the old folks' bed concerned. The cost of a bed for the fresh air season is more than twice the advertised \$25. The accompanying balance sheets or summaries often tell quite a different story from the appealers' summary, as a computation would probably embarrass the good lady who wanted *your income for 2,000 minutes*.

Another element of definiteness is lacking, i.e., comparison with other agencies doing similar work. Is the time coming when the investor in public welfare will have available comparative, definite showings for competing agencies similar to stock and bond quotations? Will the time never come when a self-respecting agency will not write, "Will you be one of fifty to give \$25 (i.e., total \$1,250) each to wipe out the remaining \$4,100 of our deficit?" And when men will not join a national organization whose organizers reply to the first appeal *to promote the practice of good citizenship, study and advancement of good government, and necessary in-*

telligent and economical administration of public affairs, that they will not decide what money they need, how they will spend it, or what they will do until they learn how much money they will get?

Help us build a much needed parish house is less appealing when side by side with a request for another parish house to cost \$12,000 for which the following activities are planned: free dispensary; milk station; day nursery; kindergarten; gymnasium; shower baths; swimming pool; public laundry; public auditorium; stage; employment bureau; loan office; second hand clothing; library and reading room; game room; bowling alleys; moving picture theater; manual training; meeting room for city associations such as Charity Organization, Humane Society, etc. After all this specification the pastor writes: *If you think — is overchurched, write to the local Commercial Club and they will tell you that two out of every three inhabitants of this city profess connection with no church whatever.* One appeal for seamen reads: *There is many a half starving mother and wife and child looking out over the sea anxiously looking for news from some bread winner far away.* Another from the same city gives a clear detailed picture of work and cost. Which kind do contributors want?

Workmanship of Appeals

The outward appearance of an appeal makes a greater difference than its actual importance justifies. Scrawly hand, blotted envelope, crooked lines,

lack of margin, etc, establish a prejudice before the letter is opened. Conversely, neat envelope, with the stamp on straight, straight lines, careful, legible and "refined" writing give the writer a fair chance, if not an actual advantage, before the letter is opened. Of course, content may offset bias, but readers of "begging letters" are only human and are willing to pay for a pleasant looking letterhead or a neat appeal just as tenement districts prefer the music man who comes around with an up-to-date instrument instead of a wheezy old organ.

To show "good form" without the appearance of unduly spending money helps, because it suggests social and financial standing and that "conspicuous waste, conspicuous leisure and conspicuous consumption" which Veblen has said are considered indispensable by the "leisure class." That is why some appealers affect *September eight, Nineteen hundred and eleven* to imply social atmosphere, instead of *Sept. 8, 1911*, which might imply business.

As all the world is said to love a lover, so all the world really loves prosperity. Pennies go to the hard luck story man, but larger sums to the man who seems either prosperous or on the road to prosperity.

Dem wird es bald

Noch dazu viel mehr gegeben

Most of us would rather be with a man who is already climbing than pick up a man who is stum-

bling. Then, too, we like to be in what is called "the band wagon." The dividing line between taste and extravagance differs with the appealer and the recipient. Engraved letterheads are apt to drive away rich men who began their fortunes by small economies. A very neat type imitation of engraving, however, may produce a pleasant impression while still advertising economy,—a very dangerous step, however, in dealing with those who have never known or are trying to forget the small economies, or who abhor imitations.

Writers of personal letters usually take a great deal of pains. Often they make the pains too obvious. But if strangers are to write personal appeals they surely create a better impression if their writing in itself shows respect. Lack of respect is shown when a minister steps into a hotel and writes a letter either for himself or for his church on hotel stationery. Lack of respect is shown, too, if the addressee's name is misspelled or blotted, or when the head of a school writes in lead pencil in behalf of a promising student.

A letter from a *beneficent institution, world wide in its scope and policy for humanity*, has several misspelled words, several letters struck over other letters or corrected in ink, besides other warnings to the reader not to risk money on that institution's present methods. Who could help doubting the competency of a large dispensary which addresses three members of the same family at three different

places, only one of which is correct at any season? Some of the worst appearing letters have come from institutions. In one or two instances it has seemed the kind thing to call attention to misspelled words, improperly spaced lettering and other evidences of carelessness incompatible with the purpose of the letter.

When ordinary circular appeals are obviously addressed by a clerk, efficiency is suggested. No one expects the president of a college to sign several thousand facsimile letters. But when a pretended personal letter is sent out for a college or a hospital containing reasons why the person addressed should help, or an invitation to come and see the work, and is signed by the name of the president or secretary, such a letter makes a vastly better impression if there is something on its face to indicate that it has at sometime or other received the personal attention of the man or woman whose name is signed to it. To the treasurer of one organization I wrote:

Sometimes we go beyond our commission and venture a suggestion that might prove of some help. I am risking such a suggestion with you because I think you remember my interest in your work. I refer to the circular letter signed by Blank in which the name and address of Mrs. Harriman and the date have been inserted. I never looked at this in the same way until reading these many letters for Mrs. Harriman; I do not even know if they impress Mrs. Harriman

as they do me. But I can easily imagine that a person who is in a class to give \$1,000 to Blank might question your making a letter appear personal when on its face it is a circular. Incidentally, may I recall that you have the wrong address which, in a way, emphasizes the point I have ventured to make above.

We were not only thanked, but were told that the appeal in question had been opposed by a strong minority in the appealing board.

There are many devices for making an inserted name look exactly like the body of the letter. There is even a blurred type which suggests that the letter has been typewritten and copied from the old style letter-press on wet, thin paper. Several thousand of these are sent out and a typewriter ribbon made to blur the same way. These devices are employed more and more by charitable institutions and by business men, because it is assumed that men and women are more apt to read something that looks as if it were written especially for them, even if it is an advertisement, than to read the same matter if it shows on its face that it is impersonal and intended for a large number of people.

The wholesale appeal on mimeograph copies with personal greetings by grace of separate inserts of name and address was recently justified by one rich agency,—*Like the largest and best organizations we have been compelled to adopt the mechanical follow-up method of appealing in order to get this work and its needs before the public.*

Before me is an unusually attractive looking appeal: (a) the interest of 100 persons is to be enlisted — many donors like to think of themselves as being in a selected group; (b) the stationery looks like a social note rather than a business letter; (c) the heading is imitation engraving, suggesting again purely personal matters; (d) the points stand out clearly, the letter is brief and would appeal to judgment irrespective of the effort made to appeal to class and the æsthetic taste; (e) the letter shows on its face that it is a circular letter with the name and greeting inserted; (f) the names of the president and secretary are obviously signed in a clerk's hand and obviously by the same clerk; (g) the receiver's name is given improperly; (h) a recent innovation, thought by some to be hyper-select, begins *Dear Madame*; (i) the letter gives no idea whatever of the cost of the work mentioned beyond the two expressions *small subsidy* and *we spend several times as much as the state gives*.

Details of Technique Observed

Envelopes: Cheap, costly; white, blue, pink, brown, green, yellow, orange; small square, large square; six-inch, nine-inch, $4\frac{1}{2} \times 3$ to 9×11

Stamps: Straight, crooked, upside down; single special delivery, five two-cent stamps marked special, registered

Address: Written, typewritten, stenciled, addressographed; neat, slovenly; plain, illegible; straight,


Mrs E.H. Ha

HOME MISSIONARY WORK

 1910
May 7th

crooked; street spelled out, in figures; wrong and right street numbers; often city only, several United States only

Exhibits: Enclosed, under separate cover; incorporated in appeal or on back of subscription slips; tables, clippings, reports, photographs, letters, references

Return Envelopes: With and without subscription slips or subscription books serially numbered indicating that trouble or inconvenience may result from failure to return it; designed for enclosures, too large or folded; especially made and marked for accompanying appeal, regular stock; addressed to individual or agency, treasurer, president, unaddressed; stamped (may I confess an impulse to take the stamps off even stamped envelopes rather than be forced to pay attention to an appeal which the senders think I would not heed without the return stamp?), unstamped; several agencies employ pocket return card for safety of coins

Stationery: Often different from envelope; all colors; perfumed; engraved, imitation engraving, plain; with and without lines; all sizes; one sheet, four pages, written first and fourth page, first and third

General Appearance: Leisure class, businesslike,

personal; æsthetic; appealing; hurried, careless, slovenly

Margin: Narrow or lacking, medium, broad; lines regular, irregular (One of the best money raisers in the country sent a letter without margins, single space, several misspellings, blottings, ink corrections)

Salutation: Same color as letter, different color; often misspelled or wrong initials; *Hey* for *H*, etc; Dear Sir, My esteemed Sir, Madame, Dear Madame, Dear Mme., Dear Friend, Dear Mrs., My dear Mrs., Generous Lady, Noble American Soul; affected personal, obviously circular, name inserted, no name; printed letter and typewritten name, ink name

Spacing: Single, double, treble, quadruple; all four combined

Letterheads: Agency's name only; name, street number, city; generally names of officers, sometimes half the letterhead taken with officers' names, purposes, committees, coöperating agencies, references, cheerful thoughts, biblical quotations,

"The Place Where God Makes Crooked Men Straight."

significant facts, exhortations (There is many an agency that is suffering from the wealth represented on its stationery. One of the hardest beliefs for us to outgrow is that hoped-for-donors are going to be hoodwinked and awed by an array of names obtained on the assurance that *nothing will be expected of them but to lend the weight of*

their names to the stationery. The value of big names is not so great with the same giver in his tenth year as in his second year of giving, and not so great with people big enough to be on letterheads themselves and to know how little it amounts to. Whether names help or not depends upon whether the big names' coöperation is confined to the letterhead. A repeater on letterheads soon comes to have as little standing as a repeater in any other class)

Paragraphing: None, topical, geographical (The use of the short paragraph is now being cultivated

You, as a manufacturer, can help in two ways:—you can contribute facts, and you can contribute funds)

Typography: Ten point, eight point, six point; pen, typewritten, stenciled, type mimeographed, imitation copy press, printed; Devinne, Roman, Gothic, italics; heavy black face, underscoring, indenting; subject heads lettered and numbered; red for emphasis, words and phrases in caps, underscoring or for answers; made by the hundreds or thousands obviously, or "by stealth" and imitation

Signature: Original, proxy, printed, facsimile, with and without initial of amanuensis, stamped, typewritten (e.g., a woman who begged an interview to present references and an important uplift program); sometimes endorsed O.K., *John Smith*, or *I heartily endorse this appeal*, *Frances Jones*; sometimes committees of business men and

contributors will sign an appeal from an agency with which they have no official connection; sometimes several officers sign in original or facsimile; often the supporting endorsement comes in separate letter

Length: One third page to 19 pages; the prevailing preference is for one page, double space (See *One Page Fetich*, page 330)

Tone: Dignified, mendicant, conservative, exaggerated, sensational, courteous, businesslike, sincere, insincere, "posed," apologetic, confident; too often superlative like the German cooking of which a friend of mine once said, after we had had sorrel soup and a very peppery meat dish, "German cooking is like German music,—every fellow blows as hard as he can all the time"; consistent or inconsistent with previous appeals, as of the case already mentioned where a society (a) claimed that during its season it was being over-run with applicants; (b) explained six months later a decrease in the total number helped by claiming an unusually comfortable season for the poor; (c) strengthened its appeal again at the height of the next season by *being over-run this year as last*.

It is only fair to say that appealing agencies think they are handicapped by a general public which will not understand frank dealing. If they set out in bold figures that there are fewer calls upon them this year than last they are afraid

that givers will lose interest; therefore they resort to extremes of language to fix the attention on the need for continuing their work rather than upon this year's relative need. For similar reasons societies feel that it is not practical to modulate their appealing and that they must cry "Wolf" all the time even when they have money in the treasury. There was a time when a mendicant could rely upon a plain tale of distress, but as competition grew there was a gradual premium upon extreme degrees of distress.

Therefore we have a differentiation of function following certain laws of survival. A man covers up an alleged wound that he kindly offers to show to the passerby, while the woman runs the gamut from tears and rags to stories about sick babies, thence to the actual showing of a sick baby even if she has to borrow one. Bolder spirits make their eyes look blind or actually blind themselves or their children, while capitalized mendicants — the first organizers and systematizers of charity — pick out likely and impecunious persons with one eye or one leg and pay them by the day or the season for "pan handling," throwing fits or otherwise exciting pity or pennies

Wordings: Features are too numerous to be taken up except by correspondence schools for givers or by a clearing house that proposes to give to all appealers suggestions and models corresponding to hints for advertisers found in Printers Ink,

or intimate talks to people in trouble, such as penny papers and woman's magazines find it profitable to conduct. I have heard a long discussion of the probable effect on a rich man of the two expressions "Will you give" or "Will you not give"; "May we ask" or "May we not ask you." Of course, if the giver is once credited with wanting to accomplish something with his money it is of relative unimportance whether appealers say "Will you" or "Won't you." Until givers take the aggressive, however, it will remain worth while for appealers to consider such details, remembering always that people are soon educated beyond the "Will you not" stage and that very few givers will continue to act with hair spring responsiveness to subtle suggestions

Methods of Raising Money: Personal letters, interviews, circular letters, special case appeals, fairs, dances, euchres, lotteries, money bags, tag day, rolling a large ball through the streets, regular, seasonal, emergency (Many societies are quite as regular in their emergency appealing as in their seasonal appealing. An emergency appeal is permitted somewhat more lurid language and is timed to reach the prospective giver when the newspapers are giving huge lines to "heat prostrations" or the "first snow storm." The timeliness makes a difference of from 10% to 100% in the returns from an appeal. Hence, efficient agencies are forehanded and, to avoid

being caught napping, frequently omit the date)

Special Appeals: Wherever charity organization work is known newspaper readers are told of verified individual cases of distress in much the same words as are quoted here from individual appeals. One variation is a similar appeal through the mail to a selected mailing list. Other competing agencies are, as a rule, refused free advertising in the newspapers, but learning or assuming that large sums are raised by this free advertising they try, instead, a special case appeal to a mailing list. As such appeals are apt to raise more money than the particular case requires, efficient agencies try to word them sometimes covertly and sometimes frankly, so that any surplus may be applied to the society's general work or to other similar cases. Likewise, because emotional appeals for summer fresh air work, for example, appeal more to the imagination and raise more money, efficient agencies are beginning to slip in a photograph or a reference that will justify transferring any surplus from the cause which brought it in to other less gift impelling services. By focusing attention upon one child or one narrow kind of suffering this special appeal tends to be reactionary and to miseducate a public prepared to interest itself in 800,000 children. Seeing this, efficient agencies try to emphasize the fact that the case cited is typical, not isolated

Following up Appeals: There is no cause so poor

that it cannot raise money if it can afford to spend money on circularizing a mailing list. One New York director, John Seely Ward, is the Grand Old Methodizer of appealing. He persuades rickety or discouraged agencies to spend money they have not got, on the "dead certainty" that a mailing list will pay for circularizing and ultimately pay big dividends. He cites the experience of first one, then two, then 10 organizations which tried it, and obtains the coöperation of other boards of which he is a member in exhibiting their lists and in training new list makers.

To send out 2,000 appeals costs, including postage, addressing, folding, etc, say \$60. The average life of a contribution is five years. If 2,000 appeals bring in \$12 they pay their way. If they bring in \$100 they show a big profit which increases progressively.

A man once complained to me that money was wasted on sending him so many appeals. I counted up the exact cost of letter and stamps, plus circularizing him for several years. It totaled twenty-three cents. As I wrote him, he had sent us \$25, and if, as we hoped, he would continue his gift and interest one or two others we would seem to have made a pretty good investment.

One agency, quoted elsewhere, frankly justified what it called this *mechanical follow-up method* on

the ground that it was necessary and was *used by all large and efficient agencies*

Cost of Systematic Appealing: Only a small fraction of the cost is published or recorded. No appeals have stated what part of a gift would be used to pay for appealing. Few agencies keep a careful record of the postage, stationery and printing of appeals. Fewer still add the greater cost of time spent by executive officers, clerks and stenographers in the preparation of appeals and in taking care of the answers and follow-up.

A third division of appeal cost, which may properly be called social cost, I have never known to be computed or even emphasized (except by Mr. Rockefeller, see page 214) and that is the time and energy which are diverted from the *actual* work of these agencies to discussing methods of raising the money necessary to do the work. This is vastly greater than most people imagine, because even agencies that do not live from hand to mouth live from feeding to feeding and give the cream of their thought always to the next appeal or to the less regular but none the less insistent claims of potential large givers and legacy makers.

It is fair to speak of this social cost,—in fact it is not fair to neglect or to underestimate it—because problems of government and philanthropy are presenting alternatives constantly to communities and to individual givers of money and

energy. To spend leadership uneconomically or to think inefficiently about these problems may easily represent a greater social loss than to give away a fortune unwisely.

SIX LETTERS

1. THE CRY OF A CHILD
2. FROM PRISON CELL
3. A MESSAGE OF HOPE
4. FROM OUT OF THE DEPTHS
5. A PLACE AT LAST
6. MAKING GOOD

These are genuine "human documents."

Read the first letter.

Then you will read the others.

PART II

.



Have You Made Your Will?

Princely Giving

IN 1911 public gifts of \$270,000,000 were announced in American newspapers. The yearly average of gifts heralded broadcast the preceding twelve years was over \$100,000,000. To this total of special gifts in large sums by a handful of princely givers should be added not less than a hundred millions yearly in small amounts — apart from taxes remitted on private philanthropies — given as intended benefactions in country and city.

This truly *princely* giving is bound to increase. Within the next ten or fifteen years from two to four billion dollars will be given in large sums to organized private charitable, religious, social and educational agencies.

Any expenditure on so huge a scale needs to be justified. \$270,000,000 means a year's earnings of 270,000 families, which means 270,000 families deflected from industries for one whole year or the permanent deflection from industry of 12,600 families. The presumption is against, not for, such deflection. Whether this princely giving is a national resource or a national drain, asset or liability, is of momentous concern to 100,000,000 people and their successors.

Unless this investment can be proved to be productive, it represents almost as great a burden as

war. *Male-factions* cannot be justified because they spring from *bene-volence*.

To learn whether we as a nation may be either the beneficiary or maleficiary of this princely private interest we must ask what happens as the result of such interest. If told not to look a gift horse in the mouth, we owe it to our intelligence to reply that the gift horse's mouth may carry glanders or cholera.

In spite of the certainty felt throughout the country that large giving has hardly begun, there is developing neither the art and science of giving nor the art and science of thinking about giving by others.

Even from the standpoint of abstract economics we can afford no longer to delay discovering the laws of a business which every year turns \$100,000,000 in large sums away from certain forms of productive investment to other forms of investment whose productivity no one knows.

Of no other comparable investment or resource is there so little effort to discover the laws of effectiveness. The large amounts given every year exceed more than twice the trade of the United States with China, more than the annual imports from Canada and almost equal our sales to France. They are more than the maximum annual exports of the Standard Oil Company, whose operations kept the world agog for 25 years, and efforts to control which set new standards for private

business and public restriction of such business.

The evil consequence to individuals or to the nation of a wrong policy in Alaska or in the Philippines is infinitesimal compared with the evil results that are certain to follow the giving within a generation of two or four billion dollars in ways that either obstruct, or fail to further, industrial and social readjustment and progress.

When a rich man dies and leaves a capital of \$10,000,000 or \$50,000,000 it becomes at once the business of directors of vested interests to secure, if possible, the control of this fortune so as to further their own investments or at least to guarantee its handling in ways that shall not seriously interfere with "industry," the "market," or the "street." Trustees and executors find themselves popular with capital's representatives. They are nominated for boards of directors, and — what is particularly to the point — the location and direction of their investments is a matter of constant reckoning and adjustment on the part of neighboring big business.

American princely giving as a social asset, or as a potential upsetter of social forces, is many times more important than any single fortune that has yet been left behind. There are five parties in interest: (1) the donor; (2) persons in the donor class that are not yet donors; (3) the institutional recipient; (4) beneficiaries of the recipient institution; (5) society whose energies are diverted and deflected, stimulated or enervated by princely giving.

Of these parties in interest no one has ceased to rely chiefly — or rather to gamble — upon the accidents of personal interest for determining the direction of big giving. The potential donor has been almost entirely neglected. The beneficiary has been but superficially considered, while the effects of giving upon society or upon societies have not been critically studied.

Neglect to work out and to discuss the laws which should govern private beneficence on a large scale is not only causing society unjustifiable delays and handicaps, but is conceivably poor business from the standpoint of private agencies wishing to secure the lion's share of gifts. Vast as are the sums given for public benefactions, they are but a bagatelle compared with what people of means are willing to give either as private donors or as taxpayers if only the facts regarding their opportunity are freely presented.

It is the purpose of Part II not to criticise giving as it has been, nor to deprecate either its littleness or bigness, but to suggest standards of thinking and testing that will accomplish vastly more for each of the five parties to giving which must always result in either malefactions or benefactions.

YOU CAN HELP—WILL YOU?

See Item 9, Page 3

One Consequence of Princely Giving: Begging Letters

Advertising pays.

The soul of advertising is reiteration.

People write to the rich for the same reason that they buy sapolio or the "57 varieties," "best sellers," articles of apparel and musical instruments which make literature a mere incident of magazines and newspapers. Trained to mention magazines and newspapers "when writing to advertisers" many appealers credential themselves by sending or quoting items from newspapers or magazines. *I seen in my paper a couple of times; . . . I saw advertised in my paper; . . . After reading in the county papers.*

As reiteration makes advertised articles a part of our everyday thinking, so being advertised through news items, editorials and magazine articles, or self advertising through special cars, summer homes, automobiles, opera parties, horse shows and "Ransom's Follies" makes the rich a part of the daily thinking of the not-yet-rich, the needy and those who work for the needy. *While setting here this lonely and dreary night my thoughts were of you; . . . While I am sitting here tonight in my lonely little room arocking my two little babies,*

my thought goes out to you; . . . Knowing of your benevolent interest we turn . . .

It is the being known to be rich that brings letters of appeal, and not the being rich. It is the being known to give and not the giving that multiplies begging letters. "To him who hath it shall be given" is no more peremptory or prophetic than "of him who hath it shall be asked." A person who has given is more apt to give than one who has not yet learned the habit of giving. Likewise a rich person is more apt to reply to a letter of appeal after his giving has been made known than before.

The advertising of big gifts means the advertising of new possibilities for all who read about such gifts. *It would seem so strange to have a little help; my heart would jump in my throat.* By writing to a strange person able to help she gets that heart jump in the throat every time she thinks about it; every time a letter comes in strange handwriting.

There is always the big first gift. The not-yet-giver who is able to give may be tomorrow's biggest giver. What is more legitimate, therefore, than spending two cents in writing to any person known to be rich enough to give?

Are the Rich Imposed upon by "Begging Letters?"

Being known means influence. Advertising brings influence. Many of the poor man's most generous thoughts are vicarious, i.e., picturing the

good he could do with riches. *I was thinking how quickly my heart and hand would be opened to another sister were I in your place.* Influence is trusteeship. What people think about the rich does more harm or more good than what people get from the rich. One index of the rich man's influence is the "begging letter." Infinitely more important is the personal relation that he thus establishes with the millions who happen not to write, than with the few who do write.

The rich are no more imposed upon by "begging letters" than are the poor imposed upon by having

Dear Friend,

We
are all friends, who give a thot to
those around, who need a helping,
to bring out, what lies dormant,
until the sunshine from other lives,
bring their talents out, to grow. to bless
to enlarge, to make humanity happier,
wiser, nobler, broader, finer, better for
the touchings.

flaunted before them news items regarding the rich. It is no more an affront to a rich man for a poor farmer's wife to write a letter of appeal than for

him to give his photograph to the magazine to haunt or stimulate the distant farmer's household. *Had I a little of what so many waste it would more than supply my needs.* Why should this refined woman of over 60 contentedly go to an almshouse or home for the aged when her next door neighbors are unwittingly or willingly wasting more than will maintain her in independence? We cannot hold up successful men and women for the emulation of school boys and girls and then consistently repress every effort on their part when grown up to have fairyland contact with the much-talked-about rich or otherwise successful.

Professional men do not regard it as an imposition to receive letters from strangers. It is the most natural, neighborly thing in the world for people needing help for themselves or for others to turn to the sources whence help may conceivably be obtained. When newspapers say a New York philanthropist gives \$40,000 to all 20 year employees of railroads with which he has just severed connections, it is logical for an employee of a railroad with which Mrs. Harriman has not severed connection to ask for a similar remembrance of 20 year employees. The unfounded announcement that Mrs. Harriman would start a university on a western coast led to numerous letters from western chambers of commerce, college presidents, business men, etc, which contained at least three proposals well worth attention: agricultural, industrial and vocational training for the deaf and almost deaf;



From Photographs Enclosed

My dear Madam,
My Pinte Indians have sent me a petition in which
they ask me to build God's House for them again,
 (Multigraphed original handwriting)



From Photographs Enclosed

APPEALS WITHOUT WORDS

a great Polytechnic school; a large university for the southwest.

Have not most of our institutions of learning and of charity been built up by putting a two cent stamp on a letter to some rich man or woman? Why should not a man owning \$2,500 try to substitute a loan at 6% — profitable to the loaner — for his present hard luck loan of 10%? What is the difference between a mayor's asking gifts for the Titanic relief fund and a mother's asking any rich person for clothing and employment for her husband *because the city was burned to ashes; we lost our home and were glad to get away alive.* Instead of being *always doubtful of people who are willing to write to strangers who live in another city,* the general secretary of a western associated charities should remember that a large part of the appeals to her society are appeals in person and that her state gets most of its civilization, its books, steel and pianos, by writing to strangers in other cities.

Four thousand letters in two years from American neighbors is a pitifully small number when one considers the persons whose children need help or whose public work needs money. Letters of appeal are more often evidence of intelligence and progressiveness than of ignorance. There has been almost an entire lack of letters of appeal from individual negroes. As the race advances its appeals will increase. The failure of people to appeal and to protest is, in a large percentage of cases, due to the same mental and character defects which pre-

vent people from getting ahead. The gaps are too large between their seeing, wondering, making up their mind and getting into action.

Instead of being regarded as impositions upon the rich, letters of appeal should be regarded as by-products of being known to have opportunity and as index of further opportunity.

It has paid to write to the rich. It has paid the rich, the poor and society as a whole. It still pays to write to the rich. See the princely giving! Think of the windfalls! To keep people from writing to the rich under present circumstances is as impossible and as undesirable as to keep the Hudson river from trying to find an easier way from from West Point to the Statue of Liberty.

Nevertheless, what is perfectly justifiable from the standpoint of present appealing and of society wishing light upon needs not met becomes an impossible burden to the person appealed to. Therefore, it becomes necessary for society itself to suggest ways by which the rich man's mail can be attended to without inhibiting the donor's desire to give and without encouraging him to neglect manifest necessities.

To interest applier and prospective giver in methods of increasing the efficiency of appealing and giving is your duty and mine, and one of the functions of the clearing house hereafter proposed in Part III.

The Right to an Answer

The right to ask is as inalienable as the right to give. To concede that the individual receiver of "begging letters" is under no obligation to answer all or any letters does not deprive the needy person or the mendicant person of a right to some answer by somebody. Least of all does it deprive society of its right to have "begging letters" answered in a way that will help society as a whole, whether answering involves rebuke and even punishment of the letter writer, sympathetic explanation of refusal or adequate assistance.

The following writers are cited as persons entitled—in default of evidence that conditions are not as stated—to some kind of answer, as an act of humanity on the part of the person or group receiving the letters, and as an act of protection to society against either preventable suffering or imposture.

Grandparents: sending photographs of two grandchildren obviously in need of operation for adenoids; *living on bread and potatoes and water gravy*; wanting to educate grandson, blind in one eye who *likes to go to school, learns easy and has his lessons good*; left with *this dear little boy to bring up*

Mothers: with a just claim but not knowing how to bring claims into court; deserted two weeks

before second baby was born; supporting blind husband and daughter *who helped with support until six weeks ago she took acute inflammatory rheumatism*; of 63 with an invalid girl and sick sister *to work for on failing health*; of nine children with invalid husband in a town without hospital, needing \$300 to defray expenses of operation; of apparently excellent education, convalescing from operation, wanting \$300 to go to hospitals *where they guarantee a cure in eight weeks for \$200 as during ten weeks the doctor fed me morphine until now I cannot do without it*. What better university extension work is there than correspondence courses in a "stiff upper lip" for the woman whose husband has *had asthma all his life, now has tuberculosis, his kidneys are in bad shape now too*, and who herself has *chronic rheumatism and is weak and nervous*? A story that belongs in nobody's waste basket is that of a woman writing from a skin and cancer hospital where she had come *for the thirty seventh time, has had twelve large abdominal operations and twenty fiveappings*. Any mother of nine or eleven children who has found time to write a letter is entitled to an answer

Fathers: A physician who often has *made an excuse to leave the house about meal time, staying away until they had eaten, simply to give the children enough to eat*; well known in his own community who cannot condone son's conduct but wishes to keep financial difficulties from the mother; with atrophy of optic nerve brought on by blood poisoning, in need of employment
High school boy who believes that his record in

college *will depend a great deal upon the funds I am able to produce*; a man who writes that he saw a lot of young girls taken to the drinking room of a New York saloon and then locked in with a number of men (This led to closing a low dive); a policeman who has tuberculosis and must be sent to the country and whose wife writes *I have only \$40 a month to support us and there are five children from nine to three*; a carpet layer of fifty whose *knees are giving out*; even a young farmer with plenty of property but *without ready cash to get married with* Nurse of fifty who has lost her power to work by having frozen her feet; officials of a private hospital whence a patient complains that *bathing facilities were not in use, toilet arrangements could not have been more primitive 400 years ago, a more desirable diet may be had at some section houses for only fifty cents a day*; a wife who wanted money to pay debts which she had contracted without her husband's knowledge; a neighbor who asks for a friend *who helped to take care of her mother, then of her aunt, is now old, alone and poor*; a woman journalist whose mind is *too distracted with anxiety and physical deprivation to concentrate my thought*; four children whose father was killed in railroad accident whose mother writes: *I have lost my health, my little ones are hungry*; a neighbor who writes of a young married man *stricken down suddenly with hemorrhage of the lungs and tuberculosis . . . without means . . . out of work three or four weeks . . . the woman has not even a pair of good shoes*; widow whose *paralytic son is a heavy*

drain on farm earnings and who pays \$16 every month on a loan of \$225; sister of 16 whose brother needs \$75 to get his teeth fixed

Son who had a nice library *which he is selling piecemeal to get food so you may know how he needs employment*; another son with obviously good training who *in trying to make mother's life easier was lured into Wall Street and lost \$2,700 of her money*

Those whose cause is worthy, above all those whose cause is unworthy, whether institutions or individuals; anyone who wants \$2,000 *not in a check but in bills as I could not bear to have anyone know I had asked for help*

Even a spiritualist who purports to be amanuensis for Abraham Lincoln would probably benefit from being told that she has the address wrong and the name, and all other incidents mentioned in her dictation

Men and women who see human needs and ways of meeting them by retail and by wholesale

I do not wish to be a nuisance with my letters, but we men who are trying to over-see this work believe so heartily in it that I feel I must write you

Why Do the Rich Give?

For the discussion of benefactions before a club of magazine writers, socialist and near-socialist, I was once asked to substitute for E. T. Devine. The club's practice was to have one address of about 20 minutes after which each guest at the table gave his views. The following are among the reasons

for private benefactions which were given by men who write for national audiences: remorse; desire to stem the tide of socialism; desire to create divertisement for the sake of leaving freer the field for exploitation; self indulgence while living; "indulgences" after death; self advertising; love of display; social advancement; gratifying whims and spites.

This conception of givers' motives I have always believed was due to lack of contact. Therefore I urged that I was willing to apply to the rich man's giving any tests which this group was willing to apply to its own interest in social advancement. Most of them had attended benefaction colleges and were waxing famous from capitalistic earnings. How, really, was the giver's social interest substantially different from their own? The rich give for the same reason that the near rich or the never rich give, because they like to or because they dislike it less than they dislike alternatives presented, such as refusing a friend or persuasive officer, being nagged by a collector, seeming mean to persons who send subscription books, etc. Within these two reasons are an infinite number of sub-reasons which have a bearing upon the problem of educating everyone for public giving. I say *everyone* because if there is any man meaner than a rich man who does not give money, it is a not-rich man who does not give either money or thought for help to others.

To think right about a neighbor's problem is the

most important contribution that any man can make. To make that contribution is incumbent upon rich and poor alike. Failure to aim for that contribution is a fatal mistake often made by those who appeal for uplift purposes, and a mistake which will be less frequent after appealing and giving are frankly discussed.

Seven Motives for Giving

To givers' interest there are seven distinct approaches. These seven touch-springs or motives are noted, and illustrated, in the order of their development within individuals and within communities:

1. *Instinct* — Save a baby's life
2. *Comfort* — Fresh air contribution before leaving for mountain or seashore
3. *Commerce* — Give and advertise trade discounts to orphan asylums
4. *Anti-nuisance* — Give to an importunate ap-
pealer for a day nursery
5. *Anti-slum* — Free vaccination for slum babies
6. *Pro-slum* — House to house nursing for the
babies' sake
7. *Recognition of rights* — 100% health protec-
tion for 100% of babies, not as a gift but as
their right

Instead of complicating the problem of giving and of appealing, the analysis of motives under these seven workable headings will help because these motives are all present — awake or dormant — in each individual or group. You never met a man or woman who was not ready to act on one or more

of these seven motives. It would indeed speak ill of God's image if altruism were not more general than contribution lists now indicate,—ill for religion and education if there must ever be religious and educated men who are not givers.

Few of us have reached the stage where we give energy and time to others from a recognition of others' rights to such thought and means as we are able to give. Yet so much has been done to expand the list of recognized human rights that no agency may feel safe in leaving out the rights motive.

The person who gives from instinct today gives tomorrow from instinct plus desire for comfort, as the land which once nourished the forest primeval now supports diversified industries and pleasures still more diversified.

The person who today gives from the anti-slum motive to protect himself and his children from diseases and annoyances associated in his mind with some particular section of city or country, gives tomorrow from a desire to help that section, i.e., the pro-slum motive. So the charity of today will tomorrow favor auto-taxation for making that charity unnecessary.

If our appeals aim at motives we shall get more money than if we aim at men or money. Many an agency has lost friends and endowments because it failed to recognize that the rest of the world is educating givers away from instinct or anti-slum motives and is demanding that philanthropic effort

shall anchor to interest in or love for those who are to be helped, and later to a recognition of the right to equal opportunity. Municipal research based solely on desire to check waste and exploitation will by its success cut off its own support for the later coöperative work to which its exposure of waste and exploitation should lead.

Those appeal best who appeal to 100% of the seven motives of 100% of the public served. For generations to come the differences among men and women will cause a steady flow out of each motive for giving, up to a more complex motive, away from localized philanthropy up to general philanthropy, just as a rising standard of living means demand for a more varied diet and more varied recreation.

One's giving should be "in character."

No person should give beyond his comprehension. Every person is under obligation to give up to his comprehension. The person who sees a national need is under obligation to promote it. The person who sees a state need is not free to neglect it in the interest of city needs. Like the rungs in the ladder of industry, the lower rungs in givers' motives are always crowded, and only sustained educational effort brings competition in the upper rungs.

As it is important to inform every thinking, feeling man and woman with regard to social needs, so it is important to appeal to every side of each man and woman. Because this is difficult many charities

declare it is impossible, and in their despair, send out to all alike the tale of wretchedness or helplessness that is thought to make the whole world kin. The collective mendicant, like the vagrant on the street, tells its hard luck story, bares a scalded arm, shows a physician's certificate, and, again like the street beggar, receives a passing thought with or without a dole. What effect does this crude emotionalism have upon you; do you not become calloused, requiring deeper and deeper incisions to stir your sensibilities? It takes most of us but a short time to become inured to ordinary hard luck tales and insensible to others' suffering unless the thermometer falls to zero or rises to one hundred, or until a theater or excursion boat burns amid unspeakable horror. Unfortunately for the starvation-broken-leg-blind-widow-with-five-children appeal, our nervous system requires ever increasing doses of this sympathy drug, beyond the capacity of the English language or human suffering to supply. After trying such appeals for a few years many societies become discouraged, lapse to the personal equation zone again, content to raise the same sum and to do the same quantity of work this year and next year as ten years ago, dipping water from the stream without depleting the springs of suffering at their source.

In religious work it has been found that backsliding and indifference are ineffectually checked by semi-annual camp meetings and revivals. Strong

Christian character is never developed until religion appeals to all sides of the individual. To learn these sides men give a lifetime, and to educate them equally churches have organized every manner of educational and social activity. No successful pastor relies upon one emotional appeal. Rather does he adapt his teaching and his exhortation to the multiple moods and motives in the pew. Charitable appeals must likewise evolve from emotionalism until they aim at the whole man. If this cannot be done in every single letter, circular or advertisement, it can be done by the combined statements sent out to the same man in the course of a year. It is not so difficult as it seems. The more motives appealed to the greater the probability of a hearing, the more intense and persistent the support, and the less likely his interest to die when once awakened.

Caprice is a poor anchor. The man who gives from impulse today is apt to be repelled tomorrow by the very sight or sound or mental picture that now stimulates his generosity. Interest dependent upon desire for comfort, for display or profit will not continue when wealth surfeits its possessor, or when larger and more gratifying returns may be obtained by means of a yacht, an automobile or a winter in Florida. On the other hand, as soon as the crippled child becomes a type, givers will prefer to support an agency to eradicate the tubercular germ that produces crippled children. Antagonism to the slum develops quickly into sym-

pathy for its denizens. Both antagonism and sympathy may be made to lead to a recognition of religious obligation to do one's share to prevent slum conditions and to the democratic appreciation of the tenement child's right to opportunity because he is Man.

Whatever may be today's dominant motive it is the fault of the recipient society if the selfish interest of today is not by tomorrow converted into genuine delight in making others happy. Those who write appeals cannot continuously arouse more motives than they themselves possess, nor more motives than are expressed in the work they aim to strengthen. If interest in a man does not lead to concern for the conditions in which Man lives,—if the impulse of the first gift does not ripen into a sense of obligation independent of weather's extremes, personal acquaintance, comfort, safety, display or profit—charitable and civic endeavor cannot be constructive, cannot remove the conditions that make it necessary. This education of individual and community from impulse up to recognition of the rights of others will undoubtedly be hastened by the more general use of mailing list and press appeals in behalf of work that merits and occasions press comment. When progress is measured by motives enlisted, by contributions of heart and mind interest and not by mere money gifts, the name "charitable" will no longer be limited to an infinitesimal portion of our American communities.

An Apology for the Commercial Motive

Philanthropy's next to the highest expression is the business enterprise where commerce and philanthropy combine to cater to some heretofore neglected need, such as model tenements, model lodging houses, model pawn shops, model dairies, employment agencies interested in placing handicapped men and women, improvements in transportation or in manufacture which reduce the cost of living.

Deplore, as we must, the man who has a commercial motive for his philanthropy, history teaches us to admire and to multiply as fast as possible the men who let philanthropy inspire their commerce. Applied medicine is most successful when it is followed by nurses wishing employment, surgical houses wishing to sell bandages and pain saving appliances, commercial houses wishing to sell sanitary clothing and hygienic food, amusement houses wishing to sell clean and profitable recreation and enjoyment. Real estate men are coming to see that there is profit in reserving park and play space, as insurance companies see money saved in "baby numbers" of their bulletins and in other efforts to keep policy holders alive and well. Great corporations provide profit sharing and old age pensions, not as doles, but as investments and guarantees of good will and permanence of service. If welfare work is a good investment for corporations, as it is, then its promotion is not less philanthropic because it pays.

Studying and eradicating tropical diseases is no nobler in the name of abstract science than in the name of business houses whose dividends will grow as these diseases are eradicated. The uttermost part of the world would never be given the educational moving picture were it not for the commercial motive. Efficient standards of public administration will never be universalized until public spirit and philanthropy animate commerce to sell such efficiency over a counter, as it were. We shall never be sure of clean milk until the commercial motive is enlisted in its production. The nearest approaches in this country to coöperation and organization of private philanthropy is in communities like Cleveland, Duluth, Newark and Rochester where commercial clubs have begun to do for business reasons what a few leaders elsewhere are urging for philanthropic reasons.

Efficiency in giving and in will making will receive its greatest impetus after consulting experts on giving and will making go into the market for business, advertising their service to lawyers, doctors and societies for a fee commensurate with service rendered.

The Vagrant Giver

The essence of vagrancy is not poverty, but absence of anchorage, fixed relation, settled purpose, or, as Webster says, "moving without certain direction, wandering, erratic, unsettled."

Millionaire as well as pauper may be a vagrant.

Givers are often more vagrant in their interest, purpose and methods than are street beggars. Efforts to abolish vagrant begging have been relatively ineffective because we have not attacked vagrant giving.

Giving is vagrant if arbitrary or if refusals are arbitrary. Giving may be vagrant from society's point of view although not vagrant when measured by the individual's own light. Whether giving is socially vagrant or not depends upon whether the recipient and society are helped or injured.

When the president of a billion dollar corporation gives \$1,000 after one look at a bread line it means not that he is overcome with generosity, but that he is making a demonstration of vagrancy in giving.

When a diner-out pays \$50,000 for a dinner companion's lugubrious picture of a sanitarium's needs, he shows lack of anchorage just as much as the man who was so moved by a sick man in a faint that he divested himself of watch, money, coat and vest, or the Canadian minister who came to New York with mind so filled about pictures of its poverty that at the first request for bread he emptied his pockets, — of non-passable Canadian coin.

The "dinner charm" method of raising funds encourages "dinner charm" method of spending funds. It takes much longer for street beggars or begging letter writers to earn \$50,000 than for vagrant interest to give it away. A gentleman remarked to his daughter that a neighbor was feeling

generous and it would be a good time to "talk one of her pet charities to him." She thereupon casually dropped in that evening. The neighbor in question gave her \$50,000 for an institution which, however admirable of its kind, represents an ought-to-be-obsolete kind.

In reply to one of my letters suggesting that his city must be amply able to provide a requisite mission house without making appeals to New Yorkers, a minister wrote that the test of the pudding was in the eating, and that writing to New York churchmen paid because out of 100 letters written 65 had brought answers, one of them being a check in three figures from an officer of the Bureau of Municipal Research.

Much good may come from vagrant giving just as there is much good in vagrant beggars. The original of our modern vagrants was the welcomed itinerant historian, musician and dramatist. The defect in street giving to vagrant beggars is not that it ignores the existence of organized charity, but that it gives too little, harming at one time the beggar, the giver and the neighbors of both. So the trouble with vagrant giving in whatever amounts is not merely that it gives often to wrong things, but that it gives irresponsibly without knowing results and without lasting satisfaction to the giver.

Until charity experts recognize that ill considered giving to organized charity, colleges and churches

is just as reprehensible as ill considered giving to persons on the street, little substantial headway can be made against street giving.

It is vagrancy and not the financial status of the vagrant that is anti-social. We shall never get rid of the vagrant giver by scolding or reviling or imprisoning the vagrant beggar. The best way to convert the vagrant giver is to confront him with so many attractive alternatives that he will have more satisfactory ways of spending his money than on people he knows nothing about and for stories he has not tested.

The Limitation of the Personal Interview

The superiority of the personal interview over written or printed appeals is so obvious that it is sought wherever possible. It is equally obvious that the much besieged recipients of appeals could do very little else if they made a point of granting personal interviews. This method, therefore, is beyond the reach of the individual appealer because it is impracticable for possible donors to give up their lives to hearing individual stories. For the same reason it is beyond the reach of most benevolent agencies and is limited, for the most part, to those causes that number among their trustees or influential friends persons having either social position which must be recognized or professional relations with the person to be interviewed.

There are but a handful of men and women in

the country who have heretofore shown a willingness to grant interviews to people known to wish the interview for an appeal. Many experienced trustees would rather make a contribution themselves or would rather ask a busy man or woman outright for money than give a letter of introduction or ask for a personal interview. It is one of the difficulties of promoting uplift work that few givers have so organized their means of obtaining information that they have a chance to give to work which they want to do, rather than to people whom they happen to like or happen to be unwilling to displease or disappoint.

Mr. Rockefeller started the practice of eliminating the personal relation as far as possible. In theory, at least, he gives all causes an equal chance by requiring that they be described briefly, unemotionally and by supporting facts, in writing. This is the ideal method if carried out, because neither the giver nor the appealing agency ought to have attention deflected from work needed to the personality of the appeal. Nor is it fair to a benevolent cause that it should be subjected to the accidental interplay of personal equations in an interview, or judged by the begging proclivities or efficiency of its representatives instead of by their working efficiency.

To a degree that is not true of a working statement, one's whole case at an interview is staked on personal equation. One of the country's richest

men once granted an interview for municipal research. After hearing a preliminary statement, he asked, "You are not working outside of New York City, are you?" That was the chance of a lifetime to explain how efficient government would not be possible in New York City unless it was made possible elsewhere. This man's imagination could have been appealed to by describing a nation's need. His question frightened the two gentlemen who interviewed him, and they emphasized what he would care for least, namely, localized research for New York City.

The experience of generations has proved that success in collecting money has almost no relation to ability to present the cause for which the money is requested. A minister who is able to stampede his congregation and persuade them to empty their pockets for foreign missions is not always the minister who gives the truest picture of foreign mission work, but is apt to be the minister who can throw fear of hell fire or hope of personal salvation into the minds and souls of his auditors, or else tell funny and pathetic stories. So the woman who is expert in raising money for the poor whites of the South is apt to be a woman whose personal charm and power of anecdote would be equally applicable or equally successful in discussing modern drama or the pilgrimages of Peter the Hermit.

Not one out of a thousand of the rich persons who grant interviews has the comprehensive back-

ground of information or the desire for further information which are essential to an effective interview. Collateral proof of this is found in the success of parlor meetings and mass meetings where usually the drawing card is a person who knows almost nothing of the cause to be described.

A personal interview that is not an audience is more discouraging than no answer to a written letter. You can keep writing to the man or woman who has not answered a written appeal. You cannot keep interviewing or writing to the man or woman who has given what is called an interview, but which, in a distressingly large number of cases, is a mere sitting. I have known many a good cause to receive blows in the face by such sittings in the name of interviews when, as an indulgence to some personal friend, a man who would give largely if once his intelligence were enlisted sits or dozes while a case is described to his unwelcoming ear.

The personal interview as a method of appeal will never be fairly utilized until possible givers take the initiative more generally. Most rich men and women have been afraid of initiative. Instead of equipping themselves to get out from under the tossing waters of promiscuous appealing and to direct their own course by their own intelligence with the aid, where necessary, of trained assistants, they accept the position of bulkhead against which water and sand pile in with each day's mail. The cardinal defect of the personal interview is that it is a

means of miseducating the giver into believing that there is some way in which a generous grant of 10 minutes or a half hour's time will enable him to understand work involving the uplift of a race, reform of a city government or application of a new medical truth to health service. No method of getting money ought to substitute a 10 minute talk for some real information. It should never be forgotten, moreover, that the greatest impostors in the charity field accomplish their results through personal interview.

Success with interviews presumes that we check the inbreeding on boards of managers. A man who is "on" a dozen boards soon reaches the limit of his power to solicit personally or even to explain. When we have built up our giving on a basis of needs clearly seen instead of requests made, interviews will be reserved for questions and answers instead of harangues.

The best personal interview is that sought by the giver. Gradually, efficiency in asking questions will develop the higher type of personal interview.

WE MUST HAVE	rich
\$8,753.41	mean
MORE, or LOSE	come
all that has	matt
been	of p
SUBSCRIBED.	the
HOW MUCH of	frie
THIS WILL YOU	Hund
G I V E on	CHUR
THIS PLAN?	grea

Vagrant Trusteeship

One reason so many appeals are thrown in the waste basket is that people who have money are themselves signing appeals in which they have little or no interest, or are permitting the use of their names on letterheads which accompany such appeals. "Rubber stamping" trustees will never impress donors or public with the seriousness of benevolent work.

Too many boards, when a vacancy occurs, look around not for men who are available and capable, but men who are on so many boards that they will be known to everybody. There is no vagrancy more obstructive to efficient public service than the vagrancy of benevolent trustees and committeemen whose names are as well known on letterheads as are the faces of so called "rounders" to lodging houses, relief societies and clinics.

Not infrequently such trustees telephone to Society A that they are very sorry they cannot come to the meeting today because they must attend Societies B and C at that same hour.

It is doubtful if any society has a right to accept a trustee on the understanding that he will not have to do any work. It is certainly doubtful if any man has a right to stand as an exponent of a cause on condition that he will not have to do any work.

It is doubtful if appeals ought to be sent out from any agency until they have been approved by the trustees who are responsible to donors and to the general public. While referring appeals to committees may be desirable, surely the time is coming when the burden of doing benevolent work will be so equitably distributed that all trustees will have energy enough and time enough to know what appeals they are sending to men of their kind for attention and gifts. What does not please a trustee is apt not to please one or more donors. The improvement which suggests itself to the trustee will probably suggest itself to one or more donors. Similarly, the annual and interim reports should reflect trustees at least enough so that they will not disavow their acquaintance or responsibility. At present it is impossible to conduct many agencies on this plan because trustees will not read the reports before they come out, will not attend meetings, will not pay attention to forms of appeal. As one of their reasons is that they are on so many boards that it would take too much time, so one remedy is to serve on no more boards than efficiency permits. When efficient service is made the condition of directorship, appeals will not be so generally discounted and disregarded, and 20 efficient directors will grow where one grows now.

There is a well defined theory that interchange of trustees adds strength. But in benevolent work, as in corporation work, the strength is too often

absorbed by a few personalities or a very few agencies and always to the disadvantage of the subsidiary company's identity. Where the subsidiary companies are needed, avowed absorption is not only franker but more efficient than indirect compliance with the Sherman law.

The Soul of Mendicancy

I have set my alarm for two A. M. Each time it rings I will rise and ask God to ask you for \$50,000 (state financial manager of a home for the aged)

God loveth a cheerful giver

May the Holy Spirit do His work in your heart and lead you to give (\$1,500,000 to a western university)

It is my conviction that God calls you to back up financially this serious and permanent work (to be done by an appeal)

As this is a personal appeal (from the finance committee of a college enrolling 190 students) we would appreciate a reply over your own signature

I am asking not for myself, but for the organization in whose hands the people place this work With full determination (analogous to many institutional plans) I started a campaign some-time ago to make us a home in Indiana by donations from the wealthy. I have a good portion toward it already but not enough. Please slip a five or a one dollar bill in an envelope and send it to me, and see if you ever miss it

(3) It was a very great pleasure to see you once more and to know of God's kindly dealings

with you. P. S. section 3 above is not quite true to fact (he had not seen her or heard from her) but I trust you are to be a co-laborer and so I send this on with a photograph of myself (signed Yours by Grace with an admirable statement about his college)

Mendicancy wants something for nothing; indulges the gambling instinct, trapping instinct, get-rich-quick Wallingford instinct; dotes on martyrdom and self pity; believes the world owes it a living; flatters the donor's sense of superiority; emits flattery as snakes spit slime; revels in the game of "nothing ventured, nothing gained"; and believes all is fair in love, war and raising money.

The way to eliminate mendicancy is not to throw its letters in the waste basket unanswered, but to bare its soul, expose it, advertise it, make it understood, deny it concealment. It is just as unintelligent and anti-social to fail to report mendicancy as to fail to report typhoid fever or whooping cough.

After writing "altruistic appeals" for many years, and after reading thousands of requests for money from all kinds of people and for all kinds of purposes, I am struck with the similarity between individual mendicancy and organized mendicancy. In fact, I am ready to believe that we shall never get rid of the mendicant individual so long as we approve the mendicant attitude of rich churches, charities and colleges. Until these large and respectable agencies outgrow the posture and strate-

gies of mendicants, individual mendicancy will be tolerated and vagrant giving will continue.

Organized mendicancy easily becomes more objectionable than individual mendicancy because it is apt to be more insistent, more subtle and more importunate. It is vastly easier to turn away from the individual beggar on the street or to throw an individual begging letter into the waste basket than to refuse a church congregation or a board of directors which notifies you of its intention to pursue you — in your mail, at your office, at dinner parties and operas, on steamboats — until you have made a contribution.

Just as the country tramp is an expert in wheedling the housewife and in calming ferocious dogs, so the mendicant — individual or organized — comes to be an expert in guessing at the soft spots in the hearts and minds of rich men and women. He learns when Mr. A.'s little girl has a birthday and, timing his letter so that it will arrive on that particular day, writes about his own little girl, *bed-ridden who is sunshine itself*; or about the *gray little lives only waiting a chance to go to this hospital*. Mr. A. is so struck with the coincidence and so determined to have his baby's birthday unmarred by one unhappy thought, that he sends a check to — a drunken gambler or an institution with a surplus.

After the newspapers have announced that Mr. and Mrs. B. have bought three automobiles at the great show, an appeal comes from a professional

begging letter writer. He contrasts their lavishness with his own distress or *this neighborhood's abject poverty and viciousness* and says enough about *cold, dead, infinite injustice* or *poverty's helplessness* and enough about anarchy or *the rising tide of socialism* to frighten Mr. B. into a generous gift.

The insidiousness of the mendicant phrase few realize who have not written or read it and responded to it. I can recommend this science to art students or teachers of psychology or to politicians, ministers and educators wishing to locate the susceptibilities of human hearts and human intelligence.

Beggars, like gamblers, are themselves superstitious and address both the victim and exploiter of superstition. Hundreds write Mrs. Harriman that they *know you are overwhelmed with letters*, but they are going to *take the chance of this letter reaching you and appealing to your heart*. No writers employ these phrases more than those who are seeking funds for religious and uplift work.

Just as the beggar on the street offers to show his wound, the letter writer draws upon his vocabulary of woe. Little family incidents — real, borrowed, conventional and imaginary — are quoted, its privations, its sacrifices, its love. Professional photographers are commandeered into service and furnish “made up” photographs to illustrate at least approximately the progressively harrowing words made necessary by competition among appealers.

The fact that trustees give time and thought

No. **B 58**



Why not give him the one thing,
that can be safely given him—Education ?

The frame for this "model" is taken from one organization's 1911 appeal. The photograph is an oval converted from a square cut loaned to us by the N. Y. Association for Improving the Condition of the Poor, which had it several years before. The original was "posed" by commercial photographers. "Ethical enough," but have givers the right to know whether such appeals without words come from work or from "stock" ?

AN APPEALERS' "MODEL"

which involve greater sacrifice than the money which they request is an argument for abandoning, not continuing, mendicant words and postures. Mendicancy is poor soil in which to plant higher education, religion and philanthropy. Better far the truculent attitude of the college president who writes, *I do not want your support without your heart, but if you have not the vision to see this opportunity, then keep your money.*

Three reasons why mendicancy's tableaux vivants or écrits by mail are so profitable are suggested repeatedly by our letters: (1) We have been drawing fine but illogical lines between the individual mendicant and the organized mendicant, between the man who asks for himself and his family and the trustees who ask for themselves and their church, their college, their charitable society. *If it is right to ask for help to save other people's children why is it wrong to ask for my own?* (2) Many persons of wealth and many persons of small means snap at a chance to get \$10 worth of satisfaction out of a dollar gift; (3) Wealth has been compelling need to seek help where wealth should seek need.

Of all the men assisted during the year, paroles and discharged prisoners, amounting to more than 1,100, we do not know of ten who have returned to prison, which is less than one per cent. *Can you help us in this great work?*

Caring for these men is an obligation devolving upon every citizen. The Prisoners' Aid Association is undertaking the problem in an intelligent manner. Are you willing to do your part? If so, please send a contribution at once. Make check payable to

The Endowment Dream

The dream of every private benevolent agency is to secure an endowment. Letter after letter asks that the trustees may be relieved of the anxiety and responsibility of raising money. Appealers seek endowments by the same law of nature which makes water seek a level and tempts people to spoil their parks by making short cuts over the lawns.

It is hard work to raise money. Few love hard work that they have to do. The only hard work that everybody likes is the kind that can be taken up and put down at will.

There is nothing more wasteful than for energy to be spent in begging for money when energy is needed to do good work. As Mr. Rockefeller says, "We cannot afford to have great souls capable of doing most effective work slaving to raise the money; that should be a business man's task." The only justification for permitting uplift work to beg for an existence when rich men and women could, through endowment, relieve them of all anxiety and stop the diversion of energy from work to talk, is that there is something about unguarded or "undenaturalized" endowments which inhibits imagination, teachability and desire to work.

Just what work and how much of it can safely be endowed, and just what restrictions, if any, may be

attached to endowments to prevent them from inhibiting energy, will never be known until there has been a free discussion of giving.

There is a well grounded belief among charitable and religious workers that it is legitimate and honorable to be forever creating deficits. John B. Gough used to tell of a farmer who tried to get his farm hands to work on Sunday by quoting certain biblical phrases about helping one's brother out of trouble, until one farm hand replied that he didn't understand the Bible's injunction to include instances where a man pushed his brother into trouble for six days preceding Sunday. Is the time coming when the public will declare emphatically that it will not be party to the creation of deficits and to urgency appeals such as that of an old folks' home which has *this great home big enough to care for 400, and it is paid for, but we have no way of support? There are 80 in the house at present and we have more than 300 applications in.* This is the same home which offered to sell for perpetuity the privilege of filling a room for \$200 a year, when it costs \$275 per individual and might cost \$550 for the room.

No city is without its "Ransom's Folly" where some large institution is running at half its capacity because the buildings have been erected without provision to use them. Instead of putting energy into raising funds for current expenses, the managers put it into appeals for endowment. The attitude

of rich men toward all giving changes when they regard relief of the poor as their own problem and not the problem of some appealing agency. The taxpayers of New York ought not to feel when they give to anti-tuberculosis work that they are benevolently helping along the trustees of that work. Public spirited citizens who support municipal research may not, without injuring the work, assume a patronizing indulgent attitude toward those who appeal for municipal research. People do not endow the Plaza Hotel, but it would have to be endowed if rich men and women felt that they were conferring a favor when they go there. No railroad in the country could survive ten years of benevolent patronizing.

So long as we have endowments several rules should be observed by those responsible for administering them:

1. The amount of endowment in hand should be annually reported, with a clear statement of the purposes and restrictions of each distinct part of the total endowment
2. Use made of the total endowment and each part of it should be clearly reported each year in such detail as to show efficiency of use as well as purpose
3. An annual outside independent audit should be made — and results published — of all endowment receipts and endowment expenditures showing the nature of investments, the amount of interest yielded, extent and

purposes for which income or capital is consumed, etc?

4. If it costs the income on \$20,000 a year to maintain a hospital bed, givers should not be told that they can "endow" that bed for \$5,000
5. When endowments exceed the amounts needed that fact should be advertised to prospective givers and to all others who may know of needs not met of the kind for which the endowment was intended
6. Endowments should be used for special purposes, experiments, and extensions of work — or especially for the minimum funds necessary to guarantying efficient managing and appealing — so as to encourage, not inhibit current giving for current maintenance
7. Endowments should be refused when so restricted as to weaken the appealing power, increase the burden or paralyze initiative
8. "Endowment instruction" should be given through annual reports, letters, conferences, speeches and frank discussion at all times of the principles and methods of efficient endowing
9. How different additions to endowments would add to service should be reported
10. Agencies should print forms of bequest in their annual reports which will suggest different forms for permanent funds, current expense funds and special purposes
11. For all institutions of a class and for all institutions of all classes a list of all endowments should be published annually by whatever public or private agency most nearly approximates a local clearing house

12. As a protection to society, to philanthropic and educational agencies and to donors, state boards of charities should be given power by statute to require and to publish a detailed explanation of the status of all private endowment funds, other than for colleges, i.e., receipts, disbursements, extent and purposes for which income or capital is consumed, etc; state boards of education should be given similar powers and duties with respect to strictly institutional-educational endowments

MR. R. A. BOOTH

Who Offers \$100,000 Towards Endowment

?

MR.

Who Offers \$

Towards Endowment

The Dead Hand and the Deadening Live Hand

The "dead hand" has a bad reputation among trustees. Books have been written to show how givers have been so unreasonable as to insist that money shall be spent in doing things that are not needed or in obsolete ways. It is considered unfortunate, for example, that Girard College in Philadelphia will never be able to move from its present quarters and will probably never be able, within the limits of its present quarters, to spend efficiently the income to which it is entitled. It will never be able to do away with the embargo on clergymen, no one of whom may enter its grounds, or with the wall around the college, although some legal minds have suggested sinking it below the level of the street. Likewise, the dead hand has piled up income so fast for the Sailors' Snug Harbor that even by spending money like "a drunken sailor" it could not spend its income while obeying the dead man's behests.

Without defending the dead hand I want to recall two facts: (1) that what is really objected to is not the deadness of the hand, but the deadening effect upon trustee, beneficiary and other donors; (2) that a deadening effect is just as deadening from a live hand as from a dead hand. There is no kind of deadening that deadens more fatally than the sympathetic live hand which from misinformation and lack of efficiency standards invites insincerity, evasion, waste, incompetence and incompleteness in

the use of its gifts. Energy can be deadened by riches and freedom, as well as by restrictions.

The problems that testators and beneficiaries must face or evade when given instructions or commissions by donors are indicated by the following random questions which I asked when invited to outline suggestions for making "this fund (to send 50 men and women each year to college) really accomplish something worth while."

Is the fund cumulative; that is, must \$15,000 be set aside year by year, and if only \$10,000 is spent first year will the other \$5,000 go forward to the second year?

Is it to last forever?

Has any provision been made (a) for keeping track of the results? (b) for recording the qualifications? (c) for making the selections impersonal?

Would the four trustees consider writing a circular letter to the principal college presidents, city superintendents of school, high school and normal principals, heads of other professional and technical schools west of the Mississippi inviting suggestions as to using the fund?

Are boys and girls, men and women east of the Mississippi eligible in institutions west of the Mississippi?

Is it compatible with the purpose of the fund to have it a loan fund so far as possible using the returns for increasing the number of possible stipends?

Is it available for giving field training or field experience to men and women who have gradu-

ated in special lines, i.e., could a graduate of a college be given a year's experience in study of school administration? Could a doctor be given a year's experience in field study of health management?

Could a successful teacher be given a fund for visiting public schools in other cities?

Could a college instructor be given a fund for studying public schools, normals, technical schools, etc?

Could it be used for paying the expenses of a state superintendent of education, otherwise without funds, who wanted to study conditions where better managed than in his own state?

Is the fund available for supplementing students' funds so that one having, say \$300, could be given the other hundred necessary to send her to a college, or must the scholarship in each case provide for all the expense of instruction?

Will the aim of the trustees be to express personal interest in beneficiaries or to make the fund go as far as possible?

Will it be compatible with their purpose to help individuals in the way that will help whole communities?

Would the trustees welcome a plan that would make the fund and its founder known nationally?

Is any part of the fund or of any other fund available for paying the expenses of sifting applications, corresponding with college presidents, etc?

Would it be compatible to "bunch their hits," taking up one section after another, i.e., give one year's scholarship to Colorado, the next to Washington, the next to Wisconsin, etc: or

give one year's scholarship to normal schools, the next to high schools, the next toward completing the sixth grade, etc?

Instead of spending several years' stipends on one person, would it be desirable to be in such touch with principals and superintendents, etc, that the fund for an experimental period should at least go to men and women, boys or girls disappointed toward the end of their school work or otherwise compelled to drop out?

Would a central office be furnished from which the work could be managed?

Has any effort been made to learn the experience of various student funds,—gift funds, loan funds, etc, that have already been tried?

Is the deed of gift broad enough so that starting work for physical examination of children before taking work certificates, vocational guidance, etc, might come under it?

For the School Children of.....

Without relieving taxpayers of already assumed duties willmakers and other donors could help our schools through gifts of from \$100 to \$250,000 as follows:

1. Lump sums

2. Annual instalments)

3. Work of nation-wide value

.....Supt.

A RETURN POST CARD

Making Gifts Dependent Upon Other Gifts

Innumerable verbal appeals and letters have asked Mrs. Harriman's help on the principal ground that someone else has offered \$25,000, \$50,000 or \$100,000 provided two or 10 times as much is secured from others by a given date.

One rich man in New York says he cannot understand a man whose interest in good work is limited to someone else's giving. He concedes that conditional gifts stimulate appealing; that is why he protests. A college president has just completed one fund of \$600,000 without raising any appreciable portion of it from those who know his college. He confided to me that he is about to start another \$600,000 hunt. I say *hunt* because the use of conditional gifts often takes on the aspect of a chase,—of starting from interest not in the cause but in making other rich men and women give money. These other rich men and women retaliate in kind and are willing to spend \$5,000 or \$50,000 apiece in order to compel payment of the conditional gift.

College presidents might say, "Here are 2,000 young men and women who have no first-class college facilities near by. The neighborhood has given every dollar it can afford to give. In a generation it will be able to raise the money needed now, but in the meantime a generation of prospective college

students must go without opportunity. Will you do something for this generation of young men and women?" What they too often say is, "*Mr. ABC has offered \$100,000 on condition that we raise a total of \$600,000 by July 1st. It is now June 25th and we lack only \$150,000. We believe if you will give \$10,000 it will bring heart to our movement and stimulate others so that we may earn this princely gift to the cause of education.*"

Unquestionably, however, Mr. Rockefeller's conditional gifts to colleges and charitable institutions have forced millions in unwilling gifts from other rich men and women. Just as unquestionably they have stimulated appealers, given activity to hundreds of institutions which were formerly content with deficits of program and funds, and increased many fold the country's output for education and uplift. Similarly, Mr. Carnegie's conditional gifts have hurried the building and insured the maintenance of scores of public libraries.

Imposing Conditions Upon the Use of Gifts

In spite of all the well founded objections based upon sad practice and sound theory to gifts "with strings to them," there is nevertheless safety in strings. Because many half dead or over-systematized agencies exhibit more red tape than intelligence is no argument against system. Because many donors impose unreasonable conditions upon "donees" is no argument against reasonable con-

ditions. Because Georgia instructed her delegates to the Democratic national convention of 1912 to vote, "until his election is secured," for a candidate whose nomination was found impossible is no argument against instructing delegates at primaries and arming them with discretion. String is used to make life lines as well as tethers.

Contract and credit presume conditions made in advance in full view of both parties and in the equal interest of both parties. If the prospective donor imposes conditions which a private agency does not wish to accept, that agency is entirely free to refuse the donation. If the agency does not want to do what the donor wishes, it should be frank enough to tell him before he makes his gift and thus permit him to give his money where it is wanted, or else to change his mind and give it under terms acceptable to the recipient. No donor can fail to respect an agency that frankly says his terms are too onerous.

A very considerable gift was once nearly lost because the representative of a charitable agency flatly refused to comply with one or two of the donor's conditions. The donor said, "You don't mean to say you would refuse a property worth \$500,000?" The agency replied, "We must on your conditions which prevent our accomplishing with it either what your proposed beneficiaries need or what you yourself really want." As a result of the flat, cold, almost cruel frankness, the ultimate gift was three times the amount that the donor orig-

inally had in mind, and when it came it was on the distinct understanding that after ten years the money could be used for an entirely different set of beneficiaries should the present need have disappeared or been otherwise provided for.

A large farm, well stocked and well provided with horses, orchards, running water, etc., was refused by a fresh air agency on the ground that cost of transportation would be too heavy. It was later given — suitably — for industrial and agricultural instruction. A woman willing to erect a \$400,000 "working girls' home" was told, after investigation, that the particular class of girls whom she aimed to help would probably not use the proposed home. An agency recently relinquished properties started for instruction of mothers in care of babies on the ground that it had accomplished its mission, namely, to secure city wide milk stations and house to house instruction of mothers by the department of health; the site is now fittingly used for a vacation school garden. If agencies would advertise offers which they have rejected, with their reasons, donors would be infinitely less apt to will or give money in 1913 for subsidizing methods that became obsolete in 1850 or even in 1900.

Because unconditional giving is so often irresponsible and disappointed giving, it behooves benevolent agencies to work out specifications for givers similar to those which are found indispensable between purchaser and seller. Properly conditioned

gifts are a tremendous help. It is quite as important that the giver shall stimulate those who receive his money after it is given to them, as that he shall stimulate them at the appealing stage to interest other givers.

To borrow an example from municipal budgets: We are beginning to hear in American cities, notably in New York, protests against the segregated, classified budget on the ground that it "ties the hands of the administrative officer." We are told not merely by politicians, but by civic agencies,— "Leave us room to move; do not tie our hands; vote us the money and then hold us responsible for spending it properly." The trouble with this advice, whether in private benevolence or in public budget making, is that the donor loses his position of influence the minute he has turned over the money. Experience proves that it is practically — though not theoretically — impossible, with the machinery which we have as yet evolved, to hold recipients responsible for spending money according to their ante-budget demand, unless the purposes for which it is to be spent are defined and restricted in advance, *subject always to change upon evidence that change is desirable*. In 1911 New York City received back into its general fund nearly \$3,000,000 which, had its spending not been conditioned in advance, would have gone to increasing salaries and taking on new work never contemplated when the funds were given.

Colleges and charitable institutions urge an additional argument against conditional gifts, i.e., that public spirited men and women are giving their time in spending the money; that it should be taken for granted that they will spend the money wisely; that their judgment is better than the donor's. The point missed is that the judgment of trustees made in an emergency, when they are trying to get out of trouble, is not the same and not so clear as their judgment made in advance of a gift, after full discussion with the donor or stated in printed suggestion and advice to will makers.

An entirely unconditional large gift means, as a rule, an uninformed if not an unthinking donor. At least it is true that we may bring about a situation where conditional giving will mean an informed and thinking donor. With \$100,000 to spend, gifts made on condition to the philanthropies of New York City could make over the manner of administering some \$15,000,000 a year, while appreciably influencing at the same time the way in which the city spends \$200,000,000 a year. This has been conclusively proved by the Carnegie Foundation for the Advancement of Teaching, whose conditions imposed before voting pensions have saved more to colleges by increasing their efficiency than the Carnegie Fund has given away in pensions. Letters of inquiry from certain men and women in New York addressed to benevolent agencies merely asking questions as to what they want to do next, would ac-

comply with vast results without any gifts; but naturally no one would wish to catechise agencies without appropriating some money to justify the question and to pay them for their trouble.

To illustrate: In February, 1911, the New York Milk Committee asked Mrs. Harriman for a gift toward its milk stations. After bringing out their plan in detail, Mrs. Harriman intimated that she would be willing to defray their administration expense, \$7,000, on three conditions:

1. That the milk stations to be supported by the Milk Committee from private funds and the stations supported by the city should decide to keep similar adequate records of their work so that the efforts and results of each and all should be comparable and useful to support an appeal the following autumn for the city's taking over this milk station work

2. That the error of the preceding summer should not be repeated when, at the height of the infant mortality, neither the Milk Committee nor the health department had taken steps to persuade the newspapers to stop telling hundreds of thousands of mothers that of course their babies must die because the weather was torrid, and to begin showing how babies could be saved by their own mothers in spite of the weather

3. That the Milk Committee should obtain relief from the already established relief agencies instead of trying to build up its own competing relief funds, a condition also imposed by Mr. Rockefeller

These three conditions were accepted with results which gave New York City a continuous educational campaign such as no city had ever seen before; 55 milk stations were voted to the health department by the board of estimate in the fall for the summer of 1912; and the Milk Committee, now relieved of its milk stations, has assumed the burden of making educational use of the health department's milk stations and visiting nurses, studying and teaching expectant mothers and promulgating here and elsewhere proper milk standards.

Before he gives his money a donor stimulates versatility, imagination and definiteness on the part of

OUR DESIRES AND AN APPEAL.

We ask our friends to contribute in proportion to their means and as their desires dictate. Some may prefer to make annual contributions covering a period of years. To one and all we suggest that the method, manner, conditions, restrictions, suggestions and indications of any gift will meet with hearty co-operation upon our part.

the would-be recipient. After he gives it, his questions stimulate resentment and sarcasm. I wrote a couple of days ago to a gentleman who had been asked to underwrite a \$50,000 budget: "May I suggest that the best way to help this movement would be to delay your gift until after those in charge have worked out for themselves and for you a definite program for spending this \$50,000?"

Unconditional gifts hamper when they build up sums which convey to the public an entirely erroneous impression of the recipient's strength. If un-

ARE YOU WARNING MOTHERS IN TIME?



A STORY

A story I'm showing
Of mother not knowing
And now my story's begun



N. Y. Milk Committee

I'll tell you another
Of lessons to mother
And now my story is done

DOES YOUR HEALTH DEPARTMENT "SWAT" FLIES THROUGH EDUCATION?

Send for the Fly poster issued by the Chicago department of health, with border illustration adopted from Florida state board of health poster.

This is typhoid time.

Typhoid time is also fly time.

Flies are filthy—they may be filthy with typhoid filth

Now's the time to fight the flies—dispose of that typhoid danger

Get an extra supply of swatters—let no filthy fly escape.

Better spend a little time each day swatting flies than to spend five weeks in bed with typhoid.

Get busy.—*Chicago Health Department Bulletin.*

FROM TWO PUBLICITY POST CARDS

restricted thousands are available, what right has a relief agency to let people die for want of current gifts? Yet what mismanagement to consume legacies or windfalls for current expenses beyond actual needs or when new buildings are needed! To say that income only shall be used or income plus one tenth or one fifteenth or one hundredth the capital, will prevent either criticism of an agency for arbitrarily refusing to use unrestricted gifts or temptation to relax and congeal from luxury.

The present difficulties with conditional gifts are due to the failure of private benevolence to formulate and publish standards that will serve the public and the donor without restricting the generous hand. One frank condition would greatly help if strictly enforced,—that the recipient shall report each year just what it has done, not only with otherwise unconditional bequests or gifts, but with conditioned gifts. This was voluntarily done by the New York Association for Improving the Condition of the Poor, which reported as follows in 1910 (not repeated in 1911):

1905 — William and Rosina Jervis Fund; Income \$2,600; provided 800 families with coal during the six coldest weeks of winter

1906 — James C. Carter Fund: Income \$500; provided pure milk during the summer for fifty families with babies or delicate children. (Friends of the donor here find frankly written that this association in 1910 used the fund for an entirely different purpose from that

for which it restricted it in 1906, e.g., to be used in promoting some distinctive civic effort such as proper administration of public baths or adequate milk inspection)

1909 — James G. Brown in Memoriam Fund: For fresh air work; income \$48.75; sufficed to keep man and wife both in danger of breaking down four weeks in the country

Donors have no more right to deaden the incentive to grow than to deaden initiative; no more right to deaden the incentive among private donors and taxpayers to give their share currently than to deaden an agency's power to adapt its work to changing needs.

SOME OF THE PRESENT
MOST PRESSING NEEDS :

More dormitories ; a chapel and music hall ; large, up-to-date horse and dairy barns ; a hospital in which the sick can be cared for—and the well taught how to care for the sick ; better and more extensive equipments in nearly all departments ; and most of all, perhaps—funds to complete the reservoirs—one of which is well under way.

Illustrative Brief for Conditional Gift

The following plan, with argument, was submitted February 23, 1907, to a donor who rejected it and

decided instead to "put his light on a hill," as he expresses it, i.e., to build an institution with capacity for helping 80 persons at a time.

I. UNRESTRICTED LEGACIES

History proves that they frequently encourage sloth, extravagance, insolence, disregard for social needs; relieve the living of their obligation; and prevent educational work. There is a conviction on the part of those who have watched most carefully the result of such bequests that they tend to lead boards of managers to cover up their own inefficiency and inactivity. In institution after institution in this city unrestricted legacies go regularly to make up deficits in current accounts instead of perpetuating the giver's interest. It is notable how few suggestions as to progressive hospital work or as to protection of public or private health have emanated from hospitals made rich, independent, obstinate and resentful of criticism by unrestricted legacies.

I have suggested in an article in the *Atlantic Monthly* for March that where unrestricted legacies are given they contain the qualifying clause,— "If capital is consumed, the annual reports for twenty-five or fifty years explain on what occasion and for what purpose it is used, for example, "used to build an ornamental office," or "used to meet deficit," or "used to conduct important experiments," or "used to meet emergency caused by earthquake." Whatever a board was willing to ad-

mit thus publicly would tend gradually to be the kind of thing that the giving public would approve.

II. LEGACIES RESTRICTED AS TO PURPOSE

Unless the will provides for the consumption of the legacy for a purpose known to the donor, such gifts frequently outlive their usefulness; cannot change with changes in social conditions; handicap societies in time of need; frequently result in carrying coals to Newcastle and putting bounty on wolf scalps when all wolves are exterminated except those specially reared for the bounty. Such legacies should be qualified,—“when the needs herein provided for no longer exist or are otherwise met by funds of this or other agencies, the trustees may transfer the legacy to other purposes (to be reported annually to the public) for 25 to 50 years.”

III. CAPITAL RESTRICTED, INTEREST UNRESTRICTED

Insures perpetuity, prevents beneficiary society from seeming richer than it is or from being misrepresented by a financial statement. The careful husbanding of unrestricted legacies now often places a society at a greater disadvantage with the casual reader of a report than another society that makes no effort to raise funds and eats up its legacies. Newspapers and others will point to the large reserve and demand that it be used before emergency appeals are sent to the public. Such restricted legacies often are apt in time to pour interest on sur-

plus. Last year a testator gave \$25,000 to a hospital that had \$50,000 surplus. The interest on the bequest, \$1,250, added nothing whatever to the hospital protection of this city. The superintendent of that hospital has been publicly quoted as saying that barrels and barrels of perfectly good food are wasted every day because he, the superintendent, cannot get from the nurses in time the dietary needed by special patients. The recent bequest makes it less urgent upon the trustees to prevent waste in diet.

IV. ADVANTAGES OF A TRUST FOR HOSPITAL WORK

A Trust for Hospital Work could for all time

Help patients rather than trustees or names
 Help where help is most needed
 Help where help is most useful
 Avoid duplication
 Avoid doing what others stand ready to do
 Avoid doing what the City would do
 Stimulate not chloroform public interest
 Do pioneer work
 Lead in new work for the sick
 Make experiments
 Keep pace with growth of town
 Cause hospitals to study their problem and their
 opportunity
 Be for all time and always "Johnnie on the spot."

V. TRUST PLAN SUGGESTED

Trust for Promoting Hospital Work in Greater

New York, or for *Promoting Care of Sick and Injured* in Greater New York, or *Care of Sick and Injured of Greater New York*, or *Care of Sick and Injured of Greater New York and Radius within Ten Miles of Greater New York*.

Banking to be done by one society, not itself a hospital, like the Association for Improving the Condition of the Poor, the State Charities Aid Association, the Children's Aid Society; interest to annuitants to be paid by this society, an annual accounting to be made by the society as banker until funds become available for distribution.

Investments in Provident Loan bonds yielding 6%, thus promoting another laudable work that benefits the poor, or in Suburban Homes Company yielding 5%, or in some venture like working girls' homes that is sure to yield 5% to 6%.

Voting and distributing trustees: Presidents of three or five charitable societies in touch with the needs of workers and recipients and with the work done by the hospitals,—e.g., Association for Improving the Condition of the Poor, Charity Organization Society, County Medical Society, Society for the Prevention of Cruelty to Children, Children's Aid Society, State Charities Aid Association.

Principles of distribution: To seek community needs rather than trustee needs. If one section of the city is without wards for babies or children, encourage the beginning of hospital treatment of such cases; if one section of the city is without an am-

bulance, make possible the purchase and maintenance for the next year of an ambulance; if Germany has proved the advantage of out of door treatment on the roof for pneumonia, encourage hospitals in turn to secure better ventilation of their hospitals and perhaps to establish roof gardens where possible; if better results are found in certain cases from sending physicians and nurses to the homes rather than bringing patients to the hospital, make possible the experiment necessary to prove to givers that such work should be supported; if after treatment of maternity cases is neglected, pay the bill for some hospital to make the experiment; if a hospital has not yet seen the advantage of systematic effort to secure funds, offer to duplicate gifts of \$5 and less up to the amount of \$2,000 or \$5,000 for the first year; if a hospital thinks it is too poor to engage a competent bookkeeper and to maintain modern methods of bookkeeping, bear the expense necessary to prove to the trustees that no hospital is rich enough to afford a poor bookkeeper and no hospital too poor to spend \$5 in saving \$10.

A portion of the interest to be available for *publication once in three years* of a comprehensive report to all hospitals of the city and to the public showing hospital needs, hospital facilities and hospital development to date. There is no such source of information in existence today.

Annual report to the press, to the hospitals and to the public to be made explaining reasons that

prompted the trustees to each gift, but not explaining why they declined to give to hospitals whose applications were rejected. [Today I would advise at least listing all refusals.] This report in itself would become an important educational factor.

Stimulating By Example

Here is a health program recommended by the Nebraska Association of School Principals and Superintendents:

Compulsory installation in school houses of ventilating heating plants

Compulsory cleaning and disinfecting of school houses at least twice a year

Compulsory medical inspection of school children

Compulsory submission of all school house plans to the state architect for approval

Compulsory medical inspection of all school teachers.

Health, Education, Recreation, No. 102
Department of Child Hygiene, Russell Sage Foundation
400 Metropolitan Tower, New York City

The Difficult Art of Giving

Nothing seems more preposterous to people who are without money or to people who have programs for spending money than that rich men and women should find it difficult to give away money. That it is difficult to give away large sums of money even without thinking, without regard to results, has been humorously presented on the stage and in literature. Hundreds of thousands of people were given sympathy for rich men by Brewster's Millions.

Hundreds of people have written to Mrs. Harri-
man that they would not find it hard to give away millions, and then at the end of a four or eight page letter have asked for \$50 or \$200. Few of those who have asked for millions could work out a plan for spending twice as much as they asked for. It was mighty hard work merely talking with the people and writing the letters necessary to give away the \$270,000,000 given away last year in this country in large sums alone. To give away huge sums upon the basis of investigation, conference, thoughtful inquiry, clear vision of results and of alternatives, is a task beyond the strength of any of our multi-millionaires. That is the reason why they must collaborate in their thinking and in their giving. Giving money in the wrong way may not only buy positive harm for the recipient,—many people

could endure the thought of this alternative,—but it actually buys annoyance for the donor. It is too much to expect people to spend millions a year buying cumulative annoyance.

No fortune is great enough to answer all appeals without question. The moment the donor begins to question it becomes hard work. Hence the need of coöperative study and giving, and a clearing house for givers and appealers.

I cite on page 405 the agency which was quite certain it needed \$63,000 but did not know how in the world to spend more than \$19,000.

The ladies of a western metropolis organized a baby saving campaign. After a park pavilion had been outfitted to sell milk and hold clinics in, after a maintenance fund had been guaranteed, medical service and milk donated, it was found there were no babies.

An author once consulted me about a book which was to close with a constructive program for giving away a huge fortune. He wanted me to describe several instances of poverty. This I refused to do, partly on the ground that it was not the way to write a book and partly because the truth could not be given second hand. He finally accepted my proposition that he go to certain families where distress was known to exist, not in the capacity of a novelist, but as a relief visitor whose mission would be obvious to the family and where he would need to exercise judgment and do something for them.

When it came to his plan to convert a mythical largest fortune in the world into a public benefaction he consulted me again. He had made up his mind to start a model orphan asylum and model factory for tuberculous men in a steel town. I asked him how large a town he had chosen for this benefaction. He said about 6,000. When I asked him where he was going to get his orphans and his tuberculous patients, he seemed to think this would be easy until I asked him if he had ever computed the interest on \$800,000,000. When this was done he saw he would have at least \$32,000,000 a year to spend on the eligible orphans in a town of 6,000 (his model factory for tuberculous men would, of course, pay dividends and not encroach upon the dividends of his capital). I thought, of course, he would revise his plan. Not a bit of it! He was dumfounded for a few seconds, guessed he had overreached himself, and cut the fortune to \$400,000,000! Too many of us want to spend other people's money that way.

Mr. Rockefeller's Greatest Gift — An Invitation

To lift an Alaskan river bodily from its gold laden bed; to save a baby's life by transfusing into its veins the blood of its father; to make cactus leaves feed flower and fruit — are indeed wonderful feats of science. Simple are these, however, and insignificant, compared with giving a new river bed to the thought currents of humanity, making over old

motives, inspiring new habits, transfusing new life into old or weak reasons for altruism. Yet that is what public discussion could have done with the two chapters of Mr. Rockefeller's autobiography entitled *The Difficult Art of Giving* and *The Co-operative Principle in Giving* which may be noted as turning points, not because they contain more critical and constructive propositions about giving than can be found elsewhere in any ten volumes in American literature, not because the largest giver thought it worth his while to take into his confidence small giver, not-yet-giver, beneficiary and administrator, but because he lifted the embargo on free discussion of philanthropy.

If 20,000,000 adults in the United States think that a very rich man has the right to give away his money as he pleases without asking if he hinders or furthers human progress, or whether it is expended profitably or wastefully, why should they who spend millions and millions through taxes resent waste of public funds? Curiously enough, what an ordinary man thinks about his own spending is profoundly influenced by what millionaires say about their spending. Therefore the tremendous significance of Mr. Rockefeller's accepting for himself and for all givers not only Mr. Carnegie's doctrine that it is a duty to give away money but also the still more important rule that large givers are under obligations to give their money in ways that will insure the largest possible returns to humanity.

Yet a paradoxical silence followed the enunciation of Mr. Rockefeller's philosophy. It was not because people did not know what was contained in the articles, for they were printed broadcast. Was it because we were not well enough informed to comment or to criticise intelligently, or were we afraid to comment adversely and reluctant to applaud? Even the then Charities and the Commons contented itself with a more casual reference in its clipping column than it would have given to the same articles if written by William Williams of Williamstown. Later it accepted from me a summary of Mr. Rockefeller's propositions which I here repeat for the sake of emphasizing the need for a clearing house, and of recording (in italics) some demurrers to Mr. Rockefeller's working theory:

The Motive that Should Inspire Giving

The fundamental principle — one's ideal — should be to use one's means for the advancement of civilization

It is easy to do harm in giving money

The giver of money, if his contribution is to be valuable, must add service in the way of study and he must help to attack and improve underlying conditions

These rich men we read about in the newspapers cannot get present returns beyond a well defined limit for their expenditure

The only way wealthy men can receive a real equivalent for money spent is to cultivate a taste for

giving where the money can produce an effect that will be a lasting gratification

The Deficiencies of Present Methods of Giving

Today the whole machinery of benevolence is conducted upon more or less haphazard principles. Money is a feeble offering without the study behind it (*particularly by those who spend*) which will make its expenditure effective (*Study by givers will not of itself make spending effective*)

Probably the greatest single obstacle to the progress and happiness of the American people lies in the willingness of so many men to invest their time and money in multiplying competitive industries (*or charities*) instead of opening up new fields and putting their money into lines of industry (*and benefaction*) and development that are needed

Unnecessary charities seldom are abandoned when once the sympathies of the worthy people, however misinformed, are heartily enlisted

People who have much to do with ministers and those who hold confidential positions in churches have had at times surprising experiences in meeting what is sometimes practiced in the way of ecclesiastical business

Good men and women are wearing out their lives to raise money to assist institutions that are conducted by more or less unskilled methods — a tremendous waste of our best material

Enough money has been squandered on unwise educational projects to have built up a national system of education adequate to our needs if the money had been properly directed to that end

Recent Progress in Cooperative Giving

All over the world the need of dealing with the questions of philanthropy with something beyond the impulses of emotion is evident

We are making wonderful (*only moderate when compared with our knowledge*) advances in the field of scientific giving

The orderly combination of philanthropic effort is growing daily (*too slowly*)

A few of the best people are standing shoulder to shoulder as they attack (*too exclusively through colleges*) the problems of educational uplift

The prudent and thoughtful giver will more and more choose great and responsible (*and efficient*) organizations as the medium for his gifts and for the distribution of his funds to distant fields (*and will make conditions to insure future efficiency*)

One ought not to investigate a single institution by itself but always in its relation to all similar (*and related*) institutions (*including government*) in the territory (*so as*) not to inaugurate new charities in fields already covered, but rather to strengthen and protect those at work

Mr. Rockefeller's Attitude Toward Appeals

It is highly important that every worthy charitable institution shall have at all times the largest possible number of current contributors (*Oftentimes results would be better if ten charities had 100 contributors each, who cared, than if each had small gifts with less interest from 1,000 givers*)

Every charitable institution should constantly be making appeal (*Only if it needs money. Many do not. Mr. Rockefeller's own foundations report but do not appeal. The best purpose of appeals is to inform*)

If constant appeals are to be successful, the institution is forced to do excellent work and meet real and manifest needs (*This is contrary to everyday results. Fraud frequently out-appeals efficiency in the same field. See Mr. Rockefeller's list of deficiencies above*)

People in great numbers who are constantly importuning for interviews are wrong in thinking that the interview, if possible, is the best or even a good way of securing the thing they want (*from efficient givers*)

It is not personal interviews and impassioned appeals, but sound and justifying worth that should attract and secure the funds of philanthropy

Written presentations form the necessary basis of presentation and consultation between members of our staff and of the final presentation to me, thus securing for a cause, if it be a good one, a consideration that cannot be given in a mere verbal interview

Local churches, local hospitals, charities, kindergartens and the like ought not to make appeal outside of the local communities which they serve

National and international claims may properly appeal to men of large means throughout the country whose wealth (*is gained from cosmopolitan sources and*) admits of their doing something more than assist in caring for local charities

There is great value in dealing with an organization which knows all of the facts

The three tests of efficient philanthropy are (1) generous and adequate support, (2) management by scientific, efficient and ablest men, and (3) strict accountability of managers not only for the correct financing of funds but for the intelligent and effective use of every penny

Until 1890 I was still following a haphazard method of giving here and there as appeals presented themselves

I worked myself almost into a nervous breakdown in groping my way without sufficient guide through this ever widening field of philanthropic endeavor

We uniformly ask applicants to state their case tersely and as fully as they find necessary in writing

Applications are carefully considered by various assistants

If personal interviews are found desirable by our assistants, they are investigated from our office

We have not been satisfied with giving to causes which appealed to us

Where organizations are not found ready to hand the members of the committee have tried to create them (*An astonishingly small number of such creations appear when the possibilities are considered*)

The Hierarchy of Needs and of Opportunities for Giving

The best philanthropy is the investment of effort, or time or money carefully considered with rela-

tion to the power of employing people at a remunerative wage to expend and develop resources at hand and to give opportunity for progress and helpful labor where it did not exist before

The best philanthropy is constantly in search of a cause, an attempt to cure evils at their source (*or to achieve new opportunities and benefits. Not every limitation is an "evil"*)

No less important (*than great hospitals*) are the achievements in research that reveal hitherto unknown facts about disease and provide the remedies by which many of them can be cured or even stamped out (*Research too often names, without providing, remedies. Administration, not research, stamps out*)

It requires a better type of mind to seek out or start or create the new (*or readapt the old, a much neglected alternative*) than to follow the worn paths of accepted success

If the people can be educated to help themselves we strike at the root of many of the evils of the world; the only thing which is of lasting benefit to a man is that which he does for himself (*Mr. Rockefeller began doing for the south by eradicating hook worm. Residence in colleges does for students, being brought to milk stations saves babies. Many money gifts prompt self-help. Doing in coöperation with others, i.e., through taxes, is doing for oneself*)

Everywhere help (*as yet generally inadequate*) is being given to those heroic men and women who are devoting themselves to practical and essentially scientific tasks

Progress in government and law, in language and

literature, in science and philosophy, in art and refinement, we have thought to be best promoted by means of the higher education (*which should not be synonymous nor co-terminous with college and university education*)

The purposes of higher education are disseminating more generally different information, but quite as much, and even more, promoting original investigation (*the most effective of which is done outside institutions of learning, in health laboratories, manufacturing testing plants, hospitals, etc*)

The individual institution of learning can reach only a limited number of people (*The more reason for strengthening educational agencies not ordinarily included in "higher education," such as normal schools, the Survey, etc*)

Every new fact discovered, every widening of the boundaries of human knowledge by research, becomes (*very slowly unless money is spent on extending it*) universal information to all institutions of learning and becomes a benefaction (*in some instances*) at once (*in some, never*) to the whole race (*Nothing needs scientific researching more than the huge sums now being spent on widening the bounds of human knowledge by research and the alleged training of men for research. Facts are by no means of equal service, many are disserviceable except for jugglery, none are more serviceable than those which show how to use more efficiently, and for a larger number, facts already known*)

If we assist the higher forms of education in whatever field we secure a wider influence in enlarging the boundaries of human knowledge (*but*

not always in proportion to cost and opportunity. There is reason to believe that improvement of elementary education would do more indirectly for higher forms of education than assisting them directly. As competition increases, the product which survives to higher education increases and improves)

All new facts discovered or set in motion become the universal heritage (*sometimes promptly, sometimes slowly, sometimes never. Until applied administratively in business and government, new facts tend to remain a private monopoly, not a universal heritage. It was the telling over and over again plus the cleaning — and not the discovery — which made facts about the hook worm a universal heritage*)

Most of the great achievements in science, medicine or literature are the flower of the higher education (*and many of them, the sap of lower education. An evaluation of higher education's share will be more trustworthy after a detailed study is made*)

The Advantages of the Benevolent Trust

Combination in charitable work has been something of a hobby with me for several years

The organization of (*benevolent*) work in combination (*if this results in collaboration, not insubordination*) should not and does not stifle the work of individuals but strengthens and stimulates it

We cannot afford to have great souls, capable of doing most effective work, slaving to raise the money (*This idea was expressed in scores of our appeals, but has been given effect in few cities and in negligible instances*)

That should be a business man's task

The teachers, workers and inspired leaders of the people should be relieved of pressing and belittling money cares (*which will never happen until capital seeks investments in philanthropy instead of throwing appeals into waste baskets or waiting for "attractive" persons and objects*)

The Benevolent Trust will look the facts in the face, will be sure to attract the brains of the best men we have in our commercial affairs as great business opportunities attract them now, will sustain and applaud effective workers and institutions, and will uplift the standard of good work by helping all people chiefly to help themselves (*Only if compelled by publicity to compare for itself and for the public what it rejects or postpones with what it gives*)

There are always unselfish men of the best character to help (*up to their knowledge, not beyond*) in every large philanthropic enterprise (*but as Mr. Rockefeller shows, they at present help the wrong way if miseducated*)

Miscellaneous Observations that Need to be Challenged

We must always remember that there is not enough money for the work of human uplift and that there never can be (*There is money to spare if government agencies be harnessed; there are always vastly more people up than down*)

The failures which a man makes in his life are due almost always to some definite aspect in his personality, some weakness of body or mind, character, will or temperament (*or environment be-*

yond his control, transmissible disease, distance from a hospital, absence of higher education or of means to take it. As Bernard Shaw says: "What a man is depends on his character, but what he does and what he thinks of what he does depends on his circumstances. The characteristics that ruin a man in one class make him eminent in another. Bill, without any change in his character whatsoever, will react one way to one sort of treatment and another way to another")

The only way to overcome these faults is to build up his personality from within (*and a community's personality, i.e., environment, coöperative agencies for mutual help, scientific standards of giving*)

The principal cause for the economic difference between people is the difference in personality. (*It is because this statement needs modification that Mr. Rockefeller started the General Education Board, Institute of Medical Research, Benevolent Trust, etc. A child with infantile paralysis may have vastly more "personality" than his twin brother without infantile paralysis. A farmer who does not live near one of Mr. Rockefeller's "Demonstration Farms" has just as much "personality" as that same farmer after the Demonstration moves to his neighborhood. Going to college increases economic power and at the very same time frequently weakens personality*)

It is only the spirit of giving that counts (*except the result which is even more important*)

The most generous people in the world are the very poor

The general idea of coöperation in giving for education, I have felt, scored a real step in advance when Mr. Andrew Carnegie consented to become a member of the General Education Board

The Petitioner's Philosophy of Giving

It is doubtful whether the philosophy of giving formulated by Mr. Carnegie or Mr. Rockefeller rings truer than does that of "begging letters." After all, philosophy is not much more than straight-seeing, and a person in trouble, needing help, can see almost as much and as far as a person wanting to get rid of money. Neither a multi-millionaire nor a professor of ethics could surpass the good wife whose husband is harassed to pay \$200 debts: *He always thinks of killing himself; I always tell him not to.*

A telling commentary upon the flow of large gifts is *Why was I not a church?* Why not indeed? Why was I not a library? Why was I not a relief society? Why was I not an orphan asylum instead of an orphan or a plan for preventing orphans?

Gifts should be considered in terms of their alternatives; for example: *What seems so inexplicable to me is that persons give so readily large sums to causes already provided for and overlook the small opportunities at hand.* Again: *\$1,000,000 instead of being spent on a park would place 500 men in perpetual employment every 200 days.* A woman teacher wishing a loan says: *There is a vast differ-*

ence between the asking of alms for personal use and being helped to earn one's own living.

Epictetus himself might disagree with the mother of two children who writes: *It is a greater charity to build homes than to give libraries*; but he would take off his hat to her homily, *Hope is but a wisp of hay held just out of reach of a mule's nose.*

Illustrations like the five that follow could be multiplied:

*Large Benefactions of money
have been made, to secure the
Books of the Libraries - and
there is always - a special
fund set apart for the
repair of the books when
they give out. But if the
Librarians break down
as many of them do
they who are the animal
potential force that makes
the Libraries useful to the
public - they have thus far,
received no consideration*

The strength which ought to be applied to building up the flock of Christ must, under these circumstances, be spent in a continual effort to raise funds. The time of the rector

must be largely devoted to the difficulties of the financial situation. He is made a financial agent instead of the pastor and as a consequence the spiritual lives of the parish must suffer

For five years I have been writing to millionaires and no one has offered to lend a hand. I challenge full inquiry, but would like to point out that it is a waste of time to ask questions about a man of advanced ideas from people who don't know him and merely judge of him from gossip and hearsay

It is hard to be constructively ambitious in the face of a grave lack of funds

I have no desire that money should go to my college unless it can make reasonably clear that it offers a most unique opportunity for the transmission of wealth of character

A Newspaper Symposium on Giving

There have been many symposiums on giving in different magazines and newspapers. Their relative fruitlessness is due more to lack of definiteness in the conditions of the symposium than to lack of suggestions among readers. In its issue of May 29, 1908, the New York Evening Post invited plans for investing sums of \$50,000 to \$10,000,000 for "your city, your state or the Nation" in a way to guarantee:

- (1) that the gifts shall be doing educational work twenty years from now; (2) that they shall injure no one; (3) that they shall not dupli-

cate existing effort; (4) that they shall not relieve taxpayers and contributors of an obvious duty; (5) that their objects and methods shall be flexible enough to change with the changing needs of the communities helped. Plans were to present a reasonable estimate in detail, showing how much money should go into plant, how much into equipment, how much for professional and clerical service, how much for investigations, carfares, and incidental expenses.

Readers were invited to include community needs that might be met by taxpayers if properly led,—a playground, seaside park, a government that spends taxes wisely, an efficient health department, a beautiful public building. I give the abstract of my introductory article because it will suggest the point of view with which began the series on “How to give wisely.”

Millions differ from dimes and dollars not in the motives of the spender, but in the results of the spending. It was a modern fakir that first twisted the prohibition of self advertisement — “Let not thy right hand know what thy left hand doeth” — to mean that men and women need not give proof that they are bearing their share of the common burden. . . . Generosity is infectious; the news of it does as much good as the gift itself. . . . Men and women who do not give at all should not be shielded by those who are too modest to make known their deeds of mercy and of altruism,

. . . No vanity is more damaging than that of the altruist who prides himself on his reputation for giving under a bushel.

Taint is not subject to the law, “Distance lends enchantment to the view.” . . . The closer you get to large gifts for yourself, the clearer it becomes that there is no taint. . . . Civilization, not money, is tainted, is the general verdict.

Sickness that is as unnecessary as smallpox costs New York and Pennsylvania more every year than is given for hospital work in all states. . . . A great need which the taxpayer has not yet seen, but which the philanthropist could meet, is for schools and chairs of preventive medicine.

Much as we Americans laud our public schools, we are really very snobbish in our definition of education. . . . Only snobbishness credits \$250,000 for a gymnasium to a woman's college, with a greater educational possibility than \$25,000 for a public bath to teach the pleasures and economies of cleanliness to an immigrant settlement.

Not infrequently gifts subsidize miseducation rather than right education. . . . So far as the Carnegie Foundation for pensioning college professors relieves colleges of their obligation to pay their way as they go, it is no more educational than a working girls' home that enables those it shelters to live on less than a living wage.

Inefficient government actually produces a large part of the distress that makes private philanthropy necessary. . . . Not infre-

quently private benefaction is so spent that it not only diverts attention from wretchedness, ignorance and incapacity due to inefficient government, but actually aggravates those evils. . . . Wherever a small fraction of a class, rather than all members of a class, receives a large gift, the donor is apt in time to do more harm than good to the very class that provokes his generosity. . . . The cost of Pennsylvania's easily preventable typhoid epidemics has been vastly greater than the princely gifts of Pennsylvania's millionaires. . . . Every large bequest that is not designated to some new not-yet-appreciated purpose tends to decrease current contributions.

Giving away money without wasting it and without harming anybody is pretty hard work. . . . Ideas for efficient giving are rarer than willingness to give. . . . Probably the first ten things the average reader would want to do with Mrs. Sage's gift are either not needed or can not be done in the way proposed. . . . Our appeals for money do not spring primarily from knowledge of what our communities need. . . . Experience of centuries proves that however laudable it is to help a charity out of a ditch, indiscriminate giving to a hospital or church or charitable society simply serves to dig another ditch.

Among the 72 suggestions sent to the Evening Post from various parts of the country in the next few weeks were the following, then not yet begun or in their infancy, and well worthy of submission to givers wishing alternatives:

College instruction in government methods; improvement of municipal government by itinerant "business doctors" (beginning); instruction of cities in treatment of city sinking funds; a national bureau of housing and town planning; care of colored girls coming to northern cities; the study of statewide prohibition then extensively beginning in the south; study of effect of alcohol on industrial efficiency; educational people's theatres for small profit; school for mothers; study of race suicide, with a propaganda against its spread; industrial education in the rural schools of Georgia; schools for servants; schools of preventive medicine; the health of school children; study of financial methods of churches and charitable institutions; decoration of school buildings and adornment of school grounds; support of "school visitors"; a museum of standards to be twenty times larger than that in Berlin; nationwide propaganda to combat the socialistic movement

ONE MORE NEWSPAPER HAS A SCHOOL PAGE

THE HUDSON OBSERVER PUBLISHES A SCHOOL PAGE ON SATURDAYS

Some topics already discussed:

- Broader use of school buildings
- Why some pupils are not promoted
- Pupil self-government
- Things that puzzle faithful teachers
- Some suggestions from a teacher of experience
- A letter from the teacher to the parent

142 School Superintendents on Will making

In April, 1912, the Bureau of Municipal Research sent out the following card to school superintendents of larger cities:

Do Will Makers In Your City Remember Your Public Schools?

We have been asked to suggest how \$10,000 a year could be spent in one of the cities whose superintendents will receive this card, "for the benefit of children under sixteen years of age in public schools."

Yours May Be the School Children In Question

Even if not, perhaps there are today in your city several persons making wills who would like to give what you need if they knew you had plans to compete with other opportunities for private benevolence.

Is your city ready to receive a gift of \$10,000 for public schools?

Have you any plans for spending different sums which willmakers or other donors plan to give?

We are passing the question on to you with the thought that in your next annual report you might care to suggest briefly for prospective donors in your city, how different amounts, either in lump sums given outright or through annual instalments, could be spent, without relieving taxpayers of already recognized burdens, in meeting definite, obvious needs of school children; i.e., sites, buildings, equipment, athletic fields, decorations, dental clinics, nurses, "home and school visitors," relief, specialized instruction, concerts, prizes, scholarships, special sick fund for teachers. coöperating outside agencies, etc.

We shall send you and your local papers the summary of suggestions received in answer to the attached card without, however, disclosing the identity of the cities to which suggestions refer.

Efficient Citizenship No. 546

BUREAU OF MUNICIPAL RESEARCH
261 Broadway, New York

Return postal cards from 142 superintendents named 30 different classes of local needs, separating lump sum requirements of over \$3,000,000 from local maintenance funds requiring the income on \$7,500,000. For example, athletic fields and playgrounds were asked for 61 cities; special school buildings for 47 cities; vocational schools for 17; dental clinics for 14; teachers' pensions for six; vocational guidance for three; open air schools for six; psychological clinic for one; etc. Many local needs suggested are so fundamental to efficient schools that taxpayers need "to be shown." Yet even after demonstrations have been completed in one community, they are needed in other communities. Because cities are so reluctant to learn from others' experience, local demonstration by private philanthropy will convince 100% of taxpayers to supply minimum school needs through taxation.

To meet school needs that are nation wide, suggestions were made that would require a foundation with combined incomes on \$20,000,000; study and publicity as to school problems; pension systems for aged, sick or infirm teachers; to further and standardize vocational training; to further and standardize medical supervision of schools; scholarships for teachers wishing to improve their efficiency; and scholarships for poor children of ability compelled to join the ranks of labor without even high school opportunities.

In three years only five school men asked Mrs.

Harriman for gifts. Neither school men nor communities have generally begun yet to list ways in which citizens can help the schools. Nobody has seriously tried to picture the possibilities of coöperation between philanthropy and public schools on a national scale,—excepting, of course, four notable services still on too limited a scale: the child hygiene division of the Russell Sage Foundation, the General Education Board's promotion of high schools in the South, the propaganda by the National Association for Promoting Industrial Education, and the coöperative Efficient Citizenship Bulletins by the New York Bureau of Municipal Research.

Returns from 142 city superintendents show —

1. Superintendents when they stop to summarize find long lists of new buildings, new equipment and new services which they feel their general publics are not yet prepared to furnish but which their children sadly need
2. American school boards and taxpayers learn more readily from local demonstrations than from reported experience of other school systems; hence the need of private initiative in demonstrating advantages or disadvantages of proposals
3. Many cities are suffering for want of school facilities which smaller and poorer cities are providing from taxes
4. Many school needs must be met at first by effort outside of schools rather than by outside gifts to schools



Loaned by Diocese of Harrisburg

PICKING COAL



From photograph—Great Lakes Mission,
Sault Ste. Marie, Mich.

AT SCHOOL—A “CHILDLESS HOME”



From photograph—National Child Labor Com.,
N. Y. City

SHUCKING OYSTERS

APPEALS WITHOUT WORDS

5. The best available index to help needed outside of schools is the list of needs disclosed within schools
6. Superintendents have not thus far generally thought of wills and private gifts as potential assets for public schools; in only four of 142 cities they reported that will makers remembered the public schools
7. Givers have thus far overlooked their opportunity to help without hurting through gifts to and for public schools
8. Private giving is apt to paralyze public responsibility unless private gifts are confined to purposes "not possible through revenue obtained from ordinary channels"
9. The school report's opportunity to show school needs so as to enlist private giving and public support has not yet been used

After reading the above analysis Mr. Leonard E. Opdycke, the business man who financed the St. Louis follow-up cards published by the Bureau of Municipal Research to emphasize significant facts brought out at the St. Louis meeting of school superintendents, 1912, suggested the following line "between private aid that will tend to diminish appropriations and private aid that will tend to foster such appropriations:"

"Where the need is well known to the community, and still more where it has been officially recognized, surely private aid ought to be sought and used to press that need upon the public rather than to secure an actual demon-

stration. Examples of such need would be afforded where, for any but insurmountable obstacles, there is a notorious failure to appropriate enough money to do high class traditional school work or to maintain specialties already undertaken with success

Where on the other hand the need is for something not generally appreciated in the community, aid for demonstrative purposes is obviously 'indicated'

Personally, I should be delighted to see millions of college bequests go rather in aid of public school work

Sound college work is mostly a luxury

Sound school work is a national necessity."

Listing needs is the first step in giving. Listing will show that school men and philanthropists, including taxpayers, will act upon one another's suggestions in proportion to the definiteness and continuity of the opportunities suggested by one to the other.

Tentative Outline of Argument for the Establishment of a National Fund for the Promotion of Efficiency in Public School Administration

(Signed by Henry Bruère, Paul H. Hanus, David Snedden and the writer.)

1909

I. *America's Schools Deserve Scientific Attention*

America's public school system is the symbol of Americanism — the bulwark of democracy — America's pride, distinction and principal asset

Dissatisfaction with the present results of America's public school system is almost as universal as enthusiasm for its aims

Leading educators and public men declare that America's public schools are not now giving the necessary preparation for industry, citizenship and home life; that compulsory education is often miseducation; that while American industrial methods have been revolutionized within fifty years, American educational methods are still patterned on those of the eighteenth century

II. *Present Lack of Intelligent Interest in Public Schools*

Dissatisfaction with present educational results and criticism of present educational methods are usually based upon general impression and pedagogical theory rather than a clear analysis of experience

Remedies are likewise based upon vague impressions, the general disposition being, outside as well as inside school systems, to gamble with panaceas; to adopt partially worked out plans for industrial and vocational training; to accommodate courses to the passing fancy rather than to the permanent interests and the capacities of children

Information is lacking as to the effect of elementary education upon industrial fitness and advancement

Practically nobody is attempting to study critically and scientifically the present system of school administration so that modifications may be based upon proof of its defects; upon the

experience of other countries; upon demonstrations by technical and trade schools in this country; or upon analysis of the industrial and social needs of individual American communities

III. *Opportunity for a Private Benefaction of National Scope*

Discussions of educational defects are more apt to impel educational bodies supported by taxpayers into ill advised experiments than into scientific investigation

To learn why, where and in how far American schools are not fulfilling their mission, and to read future experience for the prompt benefit of all children in all schools, will cost more than it is possible for existing volunteer agencies to spend

The supreme need in the educational field is for a central fund to lead and to educate both the educator and the general public to differentiate between fact and fancy, the desirable and the undesirable, the fruitful and the futile in public education

A Foundation for the Promotion of Efficiency in Public School Administration should aim to give to the field of public education, wherever schools fly the American flag, attention such as the Carnegie Institution is giving to science and the Carnegie Foundation is giving to collegiate instruction

IV. *Constructive Program of Coöperation with Public Schools*

1. Original investigation (directly supervised

by a central board or conducted by means of grants) as to:

- a. Effect of elementary education upon industrial fitness
- b. Position and advancement of public school graduates in industry
- c. Relation of present education to industrial occupations
- d. Education required for success in respective trades and industries
- e. Effectiveness of commercial education to equip for commercial service
- f. Lessons of industrial education in the south for elementary and secondary schools
- g. Needs of rural communities and rural schools
- h. Preparation required in primary and grammar grades to fit pupils for continuation and industrial schools
- i. Differentiation of vocational instruction for sexes
- j. America's tests of various kinds of industrial or vocational training in public day schools and public reform schools
- k. Causes of the dropping out of school after the fourth grade
- l. Present education for physical efficiency, — housekeeping, child training, personal hygiene, physical culture
- m. Present education in public morality, — civics, municipal problems, elements of economics
- n. Use of present investments in educational plants for adult education

- o. Practicability of permeating elementary and industrial education with the æsthetic motive
 - p. European trade and industrial schools
 - q. Part time arrangement of German manufacturers and German schools by which pupils may earn wages while receiving instruction
 - r. Equipment of existing state and city boards of education to organize vocational training
 - s. Preparation of teachers for industrial and vocational training
 - t. Possibilities and present restrictions of the national bureau of education
 - u. Protection of health of school children
 - v. Facts obtainable through existing public school reports as to educational results
 - w. Facts as to present organization of school boards, school management, raising and use of school funds
 - x. Utilization of public interest organized through voluntary agencies such as the National Education Association, National Superintendents' Association, local and state public education associations, parent-teacher associations, etc
2. Publicity of results of investigation through special monographs, magazine articles, press notices and interviews
 3. A periodical devoted to school administration, with special reference to the ascertained results of vocational and industrial training

4. Special bibliography for libraries in industrial communities
5. A national educational museum
6. Central and traveling educational museums similar to the printers' museum of Paris, the industrial exhibits of Glasgow and Edinburgh, and the department of visual instruction at Albany
7. Grants to state and city commissions to visit American and foreign schools
8. Grants for the encouragement of normal training schools and special summer courses for teachers of industrial and vocational subjects
9. Demonstrations and grants that will encourage the establishment of state and district or country schools of agriculture for children not able to prepare for the present agricultural colleges for advanced students
10. Demonstration and grants that will encourage schools and manufacturers to coöperate in a part time plan by which instruction shall be given to beginners in trades
11. Grants to state commissions on industrial education or to state boards of education conditioned upon taking certain definite steps to increase efficiency of primary and secondary schools
12. Grants to cities and states for investigation into and reports on educational efficiency by experts not connected with the schools under investigation, with special reference to the training, qualifications, demonstrable results of teaching staff, and the training, qualifications and helpfulness of the super-

visory force provided by city, county or state

13. Grants to official and non-official agencies organized to obtain information with regard to school efficiency
14. Grants or scholarships to enable teachers doing meritorious work to visit schools or to attend normal training schools or universities giving special courses capable of local application
15. Annual conferences on special subjects bearing upon educational efficiency; attendance of experts to be encouraged by grants; numbers to be kept within the limits of effective discussion
16. Correspondence bureau to encourage letters of inquiry and to follow up suggestions

V. *Proposed Organization of Central Fund*

1. Legislative body responsible to the public
 - a. Board consisting of representatives of different angles of approach to the educational problem,—commerce, labor, public schools, higher education, manufacturing, public administration
2. Administrative body responsible to the general managing board
 - a. Executive director or secretary or chairman or president, with
 - b. Associate directors of high capacity, responsible for policy
 - c. Consulting board representing each state
3. Field force
 - a. Expert investigators and supervisors
 - b. Assistants, regular and special, as emergency requires

1911

Letter to Mr. John D. Rockefeller, Jr.,
re White Slave Evil

If one were really going in for the education of the American public with respect to this evil, I should venture to suggest certain lines of activity that would be immediately practicable. There are two problems, one to ascertain information not yet available, the other to make effective, cumulative use of information already available.

That which is not yet known and which it is most important to find out relates primarily, in my judgment, not to the traffic itself but to its alliance with government agencies, such as police departments, magistrates' courts, prison, parole, etc. . . .

One could easily spend a million dollars on circulating the truths contained in Mr. Roe's book and still a handful of white slave traffickers, with the background of the present inefficient, incompetent and irresponsible police departments and governments, can beat you at the game.

As to progressive cumulative use of information already obtained, several things occur to me which could be done right away so as to utilize existing agencies.

May I preface my suggestions by recalling an incident which I believe relates to you as well as to me? I was a petit juror about six years ago handling cases which, as I remember, were sent to

us by a grand jury of which you were a member. Among the cases was one which startled me at the time, enough so that I used it for illustration in *Efficient Democracy*: a girl of sixteen was sentenced to two years for having stolen fifty cents; a woman of forty was given two years for having "converted," to quote the District Attorney, "brunettes into peroxide blondes and confining them in a brothel." I remember that the judge, in sentencing that woman, told her he was lenient because she changed her plea from not guilty to guilty, and had thus saved the state the cost of trial.

1. My first suggestion is that somebody be started at once looking over the dockets of our courts to see, say for five years or ten years, how many of these cases came into court, how many were discharged without trial, how many were fined only, how many received suspended sentences, how many were put on probation, how many were sentenced to the penitentiary or prison, and how and when they were paroled.

2. Why not start a postal card campaign to mayors, police heads, newspapers, school superintendents, heads of civic organizations, professors of psychology and economics, citing one case after another from Roc's book, and asking questions calculated to stimulate local inquiry?

3. Why not take a page in the *Survey*, for example, for six months to test the effect of repeated appeals to its social worker clientele, giving them

definite things to do in their own communities?

4. Why not try a similar experiment in one of the principal organs that go to school men?

5. Why not start at once to learn what national organizations are doing and can be persuaded to do, such as the Federation of Women's Clubs, W. C. T. U., etc?

6. Why not try the chief normal schools of the larger states?

7. If I had this problem and had the money too, there are teachers and lecturers whom I should subsidize or underwrite for five years to organize lecture work and correspondence among women's clubs and school men.

8. I should at least consider attempting to secure a place on the program at the National Education Association meeting in Los Angeles. This is probably the last year for a long time when such a subject can be treated, but I think Superintendent Ella Flagg Young, who is the president, would make place.

9. I should certainly want to learn how Arthur Brisbane, Ella Wheeler Wilcox, Dorothy Dix, Mr. Bok and Mr. Lorrimer of the Saturday Evening Post feel on this subject, and take up with them methods of presenting the facts which can be presented through their various organs.

**The Cigarette Invasion a Men-
ace to America. An Appeal
to American Manhood.**

Efficiency Tests for Will Making

One day the president of an organization telephoned me to send a report to a certain lawyer, who had told him that he was drawing a will to make provision for public bequests totaling \$3,000,000. I was instructed to send a formal letter transmitting a report of 200 pages describing a society's work. Is there any other business on the face of the earth that would treat a prospective three million dollar bargain so casually and formally?

On the other hand, is there any other business on the face of the earth but will making in which a man wishing to invest \$3,000,000 will limit his inquiries to the "interested" men whom he happens to know? Why should not a man planning to donate \$3,000,000 spend \$1,000 in advertising for suggestions as we obtained for \$25 suggestions from school superintendents (page 230) requiring nearly \$3,000,000?

The only answer is that in the past a man known to wish suggestions could not avoid importunities and burdensome visits from friends, while anonymous advertising never occurred to him.

The proposed clearing house (page 279) would make it easy for givers to take the time, without annoyance, for considering various alternatives, while the existence of the clearing house and the intelli-

gent handling of mail would take the place of paid advertising. Mr. Andrew Carnegie has several times asked his friends for suggestions as to outstanding opportunities.

When asked whether it would be necessary for us to include will making in the book on efficient giving, I answered that I believed the country could make little headway toward efficient giving until it had thought out and agreed upon a minimum of efficiency that might reasonably be expected of reasonably intelligent men and women when making their wills.

Of 6,000 appeals not one asked to be included in Mrs. Harriman's will, although one college sent a booklet, *Have you Made your Will?* So far as agencies have refrained from referring to will making from motives of delicacy or from preference for an immediate gift, however small, over a large gift deferred, their appealing may be considered efficient. So far on the other hand as the mention of will making has been omitted from these letters because of failure to think of it, inefficient appealing is indicated.

Motives of delicacy will always make it somewhat more difficult to ask to be included in a man's will than to ask for a money contribution. There is something a trifle funereal in the suggestion that a man or woman ought to work out the details of his last will and testament. But any man who is going to take money away from his family or away

from industry for so called public purposes should at least try to look impersonally and dispassionately at the problem of giving that money in a way that will help, not hurt.

Mr. Harriman never gave to agencies which he had not known. This attitude on the part of givers is often severely criticised. Yet by and large it is probably better that a rich man should leave nothing behind him but working capital than that he should divert money from industry to agencies whose work he does not understand. No man ought to leave a dying gift of \$100,000 to anything for which he has only a \$10 living conviction.

Few uses of money can help so many people as keeping it usefully employed in the current of business. The presumption is against deflecting any parts of that current. This presumption should be overcome only by facts. Emotional giving is a poor substitute for efficient business use of others' labor. Yet emotional giving by one living amidst and subject to facts and appeals from many agencies will do more good than giving through a will to a cause of momentary or no interest. Will-making will be more enjoyable and more efficient if public thought about giving is standardized and universalized.

Apart from 31 rights mentioned in the Magna Charta for Givers, Part IV, the following points should be kept in mind:

1. Surprisingly few men of wealth now make public bequests. Of \$270,000,000 given in

1911 in large gifts only \$30,635,647 was willed

2. If not subjected to systematic education in giving, the passing generation, so far as it bequeaths money to public causes, tends to bequeath it to causes dominant in its youth or early prime
3. People tend to *will up to their environment* just as they tend to live up to their environment. Conversely, they tend to *will down to the public expectation of them*. Will making is a reflection of thinking and saying and doing. What each of us says and thinks and does depends largely upon what people around us are doing and saying. When a man sits down to make his will it is too late to accomplish much with him because then he will act, as a rule, consistently with the indifference or the intelligence with which he has been considering public questions and his own responsibility for 10 or 25 years previous
4. Each or all of the seven motives mentioned on page 162 may express themselves in will making as follows: (a) desire to perpetuate interest in a particular work or a particular class of sufferer; (b) desire to please a friend; (c) desire to avoid post mortem censure; (d) desire to be called public spirited; (e) desire to establish a memorial for one's self or a relative; (f) desire to do the fair thing by the community that protected him and furnished opportunity for making his fortune; (g) desire to help where suffering or need or opportunity receives least attention (A

friend criticised this list because it "practically omits the element of devotion." I replied that "devotion" was not an eighth element, but, when existing, was an integral part of one or more of all other motives)

5. No legacy should be restricted as to purpose beyond 20 years; the New York Association for Improving the Condition of the Poor accepted the Caroline Rest Endowment on condition that it should be free to use the money for any other purpose after 10 years
6. If temporary restrictions are to be imposed, money should be given to the least popular rather than to the most popular aspect of a beneficiary's work. A relief society needs its need for coal quite as much as the coal; to relieve it of the appealing power that grows out of this need may reduce its total contributions by many times the value of the coal. Everywhere cost of appealing and managing is a handicap and a suitable object for will making
7. Unrestricted legacies should be given upon condition that an annual accounting in detail be made for use of income and principal
8. Holding the principal intact and permitting the use of income only for a term of years will generally be more helpful to the beneficiary than an entirely unrestricted legacy
9. Societies that pray for bequests may accustom will makers to demand statements of fact rather than personal preference when asking for advice
10. A list of alternatives should always be available for givers and advisers; hence the need

for local clearing houses to do on a small scale what is outlined on pages 282 to 292

11. A consolidated statement of community needs not yet met should be advertised by perhaps such coöperation among benevolent agencies as when business men in a city unite to advertise their city's attractions or the opening of its season
12. Every city needs experts on will making, not only to draft unbreakable wills but to submit unquestionable needs
13. There is room for a new profession of consulting experts on will making and on large giving
14. Whether this service begins with some central benevolent agency, with an ex-secretary of a benevolent agency or with some prominent legal office, is immaterial. In any case it will soon prove its worth, and if efficiently begun will become as indispensable to will making and giving as re-insurance among fire underwriters or consultations among doctors for emergency cases
15. A Magna Charta for givers should be widely disseminated as part of the educational work of every benevolent agency and every enlightened public spirited editor
16. Endowed brains can adapt themselves to changing needs which brick and mortar find it next to impossible to do
17. State laws should make it easier for trustees of funds no longer needed, to transfer such funds to purposes which will promote the public weal. It might even be desirable for states to provide for the automatic ex-

amination of all trust funds at the end of every 18 years, and two years' notice of discontinuance for such funds as are no longer serving a public purpose, the funds to revert to the public unless applied to public betterment purposes approved by the state authority

18. Wills might profitably ask the state or municipality — through an executive or court or committee to be appointed by executive or court — to reassign for periods of 5 or 10 or 20 years what remains of restricted or unrestricted legacies after the expiration of 5, 10 or 20 years

The above list of suggestions will seem too short to many men and women who have seriously considered will making and the problems it creates and helps to solve. Free discussion will clear the atmosphere. I hope many of my readers will care to write me suggestions and criticisms. Two questions and a proposition I want to add tentatively:

Question 1: Will not some testators and donors experiment with alternating endowments; that is, income to go to one agency for 10 years, to be passed to a second for 10 years, either to return to the first or to go to a third for the next 10 years and thereafter to be reassigned by state or municipal authority? For some kinds of work 15 or 20 years would be a better limit than 10 years.

Question 2: Will not some testators and donors consider the advisability of giving to institutions during the minority of personal heirs the income on

funds held for such heirs, just as annuities are now often given to employees or relatives during their life time, to revert to the administering institution upon the death of annuitants?

The proposition for discussion: Mr. Julius Rosenwald of Chicago proposed to the National Congress of Jewish Charities in June, 1912, that no gift or bequest should be permitted to last longer than 20 years on the three grounds (1) that no man can see farther than 20 years ahead; (2) that posterity has a right to problems; and (3) that perpetual endowment often creates problems. Prominent givers and appealers have seconded his suggestion.

As between perpetual reservations of endowments and this 20 year annuity plan, the probability is that the annuity would lend itself less easily to reactionary or harmful uses. It would at least be apt to put a stop to gifts of hundreds of thousands or millions to single institutions. But such arbitrary compulsion might easily encourage riotous living and false moves that would do more harm than the most conservative dead hand. Certainly the proposal should be modified so that the beneficiary society shall not actually be compelled to spend one twentieth of the legacy each year. Whether large or small, few legacies divide themselves into 20 parts of the right size for spending efficiently either in current expenses or for permanent improvements. Several institutions received from Mr. John S. Ken-

nedy \$1,500,000. To have compelled those institutions to spend \$75,000 of their capital each year would, in practically every instance, have forced extravagance or compelled those agencies to stop or reduce efforts to secure current support.

Nor can I see that it is practical to distinguish between very large gifts and a large number of small gifts which make up a large amount. For example, it was proposed that the Rockefeller Foundation be limited to \$100,000,000 and that its capital and interest be wiped out within 100 years. A \$10,000,000 foundation inefficiently administered will easily do more harm than a \$100,000,000 foundation efficiently managed. Society's best protection, I believe, is not in drawing arbitrary lines as to the life or amount of legacies but in requiring annual public accounting for all trust funds and state supervision as above suggested.

Benjamin Franklin's Idea of Will Making

One of the most notable wills made by any American was that of Benjamin Franklin which is reprinted as Document 95 — 1897, City of Boston. Personal gifts were made to relatives, friends, scientific societies and to "my Friend and the Friend of Mankind, General Washington", — money, houses, lands, bad debts, books, manuscript, "my fine Crabtree Walking Stick with a Gold Head curiously wrought in the Form of the Cap of Liberty", gold watch, "the Botanic Description of the Plants in

the Emperor's Garden at Vienna, in folio with Coloured Cuts", "Set of Spectators, Tatlers and Guardians handsomely bound", etc. He mentions large gifts already made to schools, colleges, building of churches, etc.

Because he owed his "first Instructions in Literature to the free Grammar Schools" of Boston he left £100 to be put out to interest and so continued at interest forever, "which Interest annually shall be laid out in Silver Medals, and given as honorary Rewards annually by the Directors of the said Free Schools for the encouragement of scholarship . . . in such manner as to the Discretion of the Select Men of the said Town shall seem meet."

After providing £2,000 "to be employed for making the River Schuylkill Navigable" he later changed his mind in his will because "such a Sum will do but little Toward Accomplishing such a Work and . . . the project is not likely to be undertaken for many years to come" so he devoted the £2,000 to "another Idea, that I hope may be more extensively useful."

Feeling himself under obligation to the State of Massachusetts "for having unasked appointed me formerly their Agent in England with a handsome Salary . . ." and because he "considered that among Artisans good Apprentices are most likely to make good Citizens, and having myself been bred to a manual Art Printing, in my native Town, and afterwards assisted to set up my business in Phila-

delphia by kind loan of Money from two Friends there, which was the foundation of my Fortune, and of all the utility in life that may be ascribed to me, I wish to be useful even after my Death if possible, in forming and advancing other young men that may be serviceable to their Country in both those Towns," he gave \$10,000 each to be loaned out at 5% interest in sums not more than \$300 or less than \$75 to "young married artificers under the Age of twenty five years, as have served an Apprenticeship . . . and faithfully fulfilled the Duties required in their Indentures, so as to obtain a good moral Character from at least two respectable Citizens, who are willing to become their Sureties in a Bond with the applicants for the Repayment of the Monies so lent with Interest . . ."

"The Principal and Interest so paid back by Borrowers shall be again let out to fresh Borrowers."

He "hoped . . . no part of the Money to at any time lie dead or be diverted to other purposes."

If the funds should become "more than the occasions in Boston shall require" then other Towns in the State of Massachusetts were to benefit. In a bound book should be kept the name of each applicant, the names of those who applied for and received benefits and their sureties, sum loaned, the dates, "*and other necessary and proper records respecting the business concerns of this institution.*" What a pity that he did not incorporate his own

idea of what constituted other necessary and proper records.

Loans should be repaid with interest plus one tenth of the principal each year to make the repayment of the principal borrowed more easy.

Franklin calculated that his fund of £2,000 would in 100 years grow into £131,000. Of this amount £31,000 was to be continued for loaning for another 100 years, when "*not presuming to carry my views farther*" he calculated the remaining amount would increase to £4,061,000 of which £1,061,000 should go without restriction to Boston and £3,000,000 to the State of Massachusetts.

At the end of the first 100 years there was to be laid out at the discretion of managers of the town of Boston £100,000 in "Public Works which may be judged of most general utility to the inhabitants such as Fortifications, Bridges, Aqueducts, Public Buildings, Baths, Pavements or *whatever may make living in the Town more Convenient to its People and render it more agreeable to Strangers, resorting thither for Health or a temporary residence.*" Boston used its discretion and built a Franklin Industrial School, Franklin Trades School — called Franklin Union — containing 24 classrooms, six draughting rooms and accommodating about 1,700 students — the available balance being not \$500,000, as expected by Franklin, but \$329,300.48. The remaining Franklin Fund for artificers, which will be distributed between the state and city in

1991, amounted on January 31, 1911, to \$200,628.78.

Philadelphia's £2,000 was to be used for artificers and then used to bring "by pipes the Water of Wissahickon Creek into the Town." This was recommended, not directed, to be done only "if not done before." At the end of the second 100 years the fortune estimated at £4,061,000 was to be divided between Philadelphia and the State of Pennsylvania. Philadelphia distributed \$133,076.46 in 1908 compared with Boston's \$329,300.48, and began the second 100 years with \$44,800 compared with Boston's \$200,628.78.

Recent reports of city trusts in Philadelphia read: "The Franklin Fund is as last year, no loans having been applied for."

Giving Directly to Public Treasuries

Philadelphia and Boston are not alone in having trust funds left for various purposes to be administered by the public through officially appointed trustees. For a list of such funds in 159 cities see the report of the United States Census Statistics of Cities, 1908. Whatever will explain why officially appointed trustees earned for Philadelphia from Benjamin Franklin's gift \$200,000 less than Boston's trustees earned from the same amount put at interest at the same time will be far on the road to explaining other ways in which Philadelphia's civic interest, schools, government and philan-

thropy have, like the Franklin fund, "lain idle or been diverted." It was Philadelphia's use of various trust funds that prompted one earnest student of public needs to coin the expression "unimaginative giving."

Unless there is a way of imposing conditions which will encourage if not compel imagination in the use of trust funds given directly to public treasuries, it would probably be well to prohibit such gifts. It certainly would be less mortifying to prohibit them than to be compelled, as several states have been, to pass laws prohibiting cities from consuming the capital of trust funds and pledging perpetual annual tax necessary to pay the rightful income on such funds. An interesting discussion of this practice which makes a perpetual burden of what was intended to be a perpetual benefit is made in *Municipal Bulletin No 4*, published by the Massachusetts bureau of statistics, March, 1911.

New York City has thus far only two such trust funds. Until quite recently nobody had paid much attention to their existence or purpose. We would have been just as well off, perhaps better off, if the money had been given in instalments to every hundredth man who crossed City Hall Park.

The trouble with this giving has been not that the trustees were appointed by public officials, but that the funds were left in the way the Kennedy millions were given to private institutions,—without restriction or need for annual accounting. The

method suggested elsewhere might and should have been employed to compel imaginative giving, to compel gifts adapted to current and pressing needs, to compel a policy that will grow with the community's knowledge of needs and prevent the use of private gifts, unless so specified, in ways that will relieve the public of obvious, recognized duties and to insure annual comparison of each fund's opportunity with its conduct and achievements.

Humanizing Institutions

The effect of appealing upon those who do not respond to it directly is greater in almost all instances, and is apt to be more helpful, than the effect of an appeal upon those who do respond. The direct replies bring gifts to (or drive away from) private remedial agencies; the indirect response brings thousands more to (or drives away from) other private remedial and preventive agencies, plus millions to public agencies supported by taxes.

Because appealing for private benevolences either retards or hastens the assumption of duties and expenditures by the whole public, it is a heavy responsibility which rests upon every appealer.

No appeal is successful which does not make the recipient want to give to something; no appeal is successful which does not make the recipient want to be a better and more efficient citizen.

Responding to an appeal ought not to take the place of doing one's share as a citizen. Every ap-

peal should help straight thinking about one's relation to the problem immediately concerned, to the public of which readers are a part, and to the machinery through which that public works.

Where charity work is put off in a pocket by itself and not consciously related to general community problems, the work itself is apt to militate against charity and the charity worker is apt to become uncharitable. Have you ever noticed that men and women receiving good salaries as professional uplifters are not expected by themselves or others to contribute to uplift work? Have you ever noticed how many trustees of charitable institutions feel that giving an occasional hour or half hour relieves them of responsibility for giving even to the societies for which they are appealing?

A sensitive college girl who went into social work because of her ideals of self sacrifice told me that the coldest atmosphere she had ever found was that of the benevolent atmosphere in which she worked.

When I rebuked a new elevator man for taking me beyond my floor, although he had been in his place for nearly ten days, he wheeled around, partly in self defense and partly in indignation, and said that he had never in his life been in a building *where an elevator man had so poor a show . . . in every other building he had ever been in people would say "good morning" and "good night"; would look at him recognizing him as a human being and let him see who they were. He had been in*

that uplift building ten days and instead of saying "good morning" they had rather seemed to resent his presence in the elevator and had given him "no show to find out where they belonged."

In many parish houses, social settlements, hospital offices, etc, guests and new workers have reason to express wonder that people devoting their lives to the socializing of anti-social districts have so little social spirit among themselves. The Post-graduate Hospital in New York recently received a bequest of \$3,000,000 as an expression of a man's surprise and satisfaction because of courteous, friendly treatment when he was simply asking questions.

I had an experience in three social settlements in Europe which illustrates the need for keeping "in tune with the universe" while doing specialized social service. On visiting the first settlement near my lodging, I was invited to make it my home during the several weeks to be spent in this foreign city. While waiting for the invitation to be confirmed in writing, I presented letters of introduction to the heads of two other settlements; one was so insistent about his indebtedness to those who had introduced me that I accepted an invitation to stay (to pay board) at his house instead of at the first house which invited me; the other had been entertained and fêted for weeks by my American friends. When I accepted his written invitation to spend the night, I was told to make myself at home. At din-

ner time one of his assistants came to me in the library and in a rebuking tone said the warden had been waiting dinner for me and wanted to know if I would come. I said I would be very glad to come if shown where dinner was. I was left severely alone at dinner. The next morning I could not find my shoes, not having been informed that it was the custom to have them taken to the dining-room when polished. I was again left severely alone, upon which the man sitting next to me said, "Stranger, if you don't help yourself here you won't get any breakfast," upon which information I was very glad to act. After breakfast I obeyed my instinct and tendered pay for my night's lodging and two meals to this man on entertaining whom the friend who introduced me had spent several hundred dollars. I was given a receipt for my money.

While there I received a telegram and a letter respectively from the other two settlements. The telegram was from the gentleman who had so insisted upon my staying at his settlement, and read, "You cannot come here; letter follows." The other message was an apology for having delayed to confirm the verbal invitation from the first settlement, and closed with an earnest request that I come. This delayed invitation, carrying a suggestion of warmth even at long range, over-persuaded me, for my sensibilities were somewhat threadbare at this stage, and I presented myself that night at the settlement, was graciously received by the housekeeper

and shown to a room which she said had been reserved for me. I breathed a sigh of relief and thought that at last I had fallen into an atmosphere of neighborliness. The next morning upon meeting the warden outside the breakfast room, he transfixed me with his eye and shouted, "What does all this mean? What do you mean by breaking into our house at midnight?" I replied that I had not broken into his house but had come through the front door; that I had not come in at midnight, but at eight o'clock; that I had been shown to a room which the housekeeper said had been reserved for me; and that I had come following an abject apology from him and an urgent invitation to accept his hospitality.

My secretary asks, "What was the matter with him?" Merely that his social spirit had become attenuated by the necessity of appearing cheerful and friendly with the innumerable beneficiaries of his professional social work.

It is one of the hardest things in the world to keep the instincts and thinking of social workers natural and wholesome. It is hard for municipal researchers to avoid emphasizing the defects and to avoid looking for little kinks in methods and personalities of governments. It is hard for ministers to avoid the "smirk that won't come off." It is hard for the physician in a clinic to retain a human interest in each individual who passes him.

Of the manner of giving as of giving itself, it is

true that what people think about it is more important than its direct results. Sincere social feeling without smirk, professional friendliness, or harshness will always be practically impossible unless benevolent work — by applier and giver — is related to normal activities of industry, society and government.

At my first meeting with Mrs. Harriman she mentioned the need for humanizing institutions so that individuals in distress would turn to relief agencies instead of to individuals distant or near by.

The current reputation of "scientific charity" — too often undeserved, too often deserved — makes it seem to lack human qualities. Its many questions suggest suspicion and cynicism. They at least put impulse under control. The suggestions of this book that givers stop and ask for results will make many readers fear that *efficient* will be synonymous with *inhuman* or *uncharitable*.

Yet there is no more reason why standardizing tests for appeals and gifts should rob giving of its humanitarian qualities than that standardizing grammar rob writing of its individuality. Standardizing the tests of giving will eliminate so many things that givers do not want to do and remove so many obstructions and disappointments, that the way will be free for humanized personal interest in the selected objects of one's giving.

Endow Men Not Institutions

There is a tendency at present voiced publicly by President Hadley, President David Starr Jordan and others, to hold that it is safer and more productive to endow men than to endow institutions. This tendency is in part a reaction against the increasing current of appeals from every manner of organized agency wishing endowment. In part it is an attempt to foster personality in giving.

Without the qualifications which its originators employ, the argument, as popularly interpreted, runs something like this: Institutions tend to be impersonal, represent the past rather than the present or the future, express tradition and wealth rather than personality. The very institutional character tends to shackle personality, inhibit initiative, cramp character and obstruct progress. Since they are impersonal, institutions seldom call out personality in the donor. Giving to institutions means losing one's identity.

In practice this philosophy means an exaltation of the personal access, of the interview and the whim, of intuition, of the fallacy that a giver can *feel for* truth and needs and opportunities. In practice it means a bribe to the poor and weak as well as to the strong and rich, "to play up to" the personality, whim, vanity, snap-shot judgment of prospective donors. Instead of being encouraged

and required to explain and justify each appeal with facts, institutions are tempted, and successfully, to devise spider webs of personal contact — lunches, dinners, public functions, public honors, private flattery,—to catch the would-be backer of the man.

Endow Men Via Institutions

A man who is incapable of building around him an institution is not a safe man to endow. Equally true it is that a man who can build an institution and who does not give it more than his own personality or make it reflect more than his own personality is not a productive man to endow.

For the same reason that the rich man, according to Mr. Rockefeller, soon reaches the limit of diminishing returns when spending the income of millions upon his own pleasures, is it true that gifts invested in backing personality are certain to reach soon the limit of diminishing returns. The reason for this is that a strong personality, a man worth backing and well financed, establishes contact which, in turn, brings influence and definite obligations of work beyond the powers of any one man to supervise.

The man who has created a work by sheer force of his personality is unfair to that work unless he makes it independent of his personality.

The precept *Endow men not institutions* will mislead many givers because, taking wealthy men and women as they give and taking able men and women deserving endowment, the personal equation will in

the nature of things determine the object of endowment with little or no reference to men and agencies which may do better work and be more worthy of endowment.

Institutions in large numbers are looking for personalities to conduct them. Men with ideas divorced from existing institutions are not numerous enough to afford opportunities for endowment by the large number of men and women wanting to give. Instead of endowing men, money should endow activity, endow service, endow program. Neither is feasible nor successful without endowing institutions. The Harriman Industrial Corporation illustrates my point. As Arden House neared completion Mrs. Harriman regretted the necessity of scattering the local staff of artisans who had erected it. Hence the head carpenter, head mason, head plumber, etc, were brought together into a corporation which now takes contracts in any part of Orange county. Mrs. Harriman deals with one institution not with several "boss" artisans. The corporation disciplines its members, introduces time clocks and unit cost records. Via a coöperative institution several worth-while men are thus "backed."

Men of personality ought not to be expected or permitted to put themselves on exhibition before rich men and women as candidates for endowment. The mere establishment of those personal relations which bring about an endowment has many a time prevented the accomplishment of a purpose great enough to justify endowment.

The exigencies of competition when rich men and women are looking for other men and women to endow put a premium on the interfering personal relation. Similarly, the test of competition among people who are interested in institutions without reference to their social product puts a premium on obstructive and confusing personal relations. Wealthy men and women who endow other men and women will be continually disappointed. Let them look for ideas and activities to endow and they need never be disappointed, so long as activity and achievement rather than personality are emphasized.

Given a program worth backing, every community can find within its limits the organizing and supervising capacity able to make that program effective and to give it permanence and continuity through an efficient, humanized and humanizing institution.

Efficient giving as a projector and perpetuator of the donor's personality has not been generally enough tried. It is no more true that it is impossible to extend and perpetuate personal influence by efficient giving than that an inventor's influence can be limited by his personal acquaintance.

Instead of picking and backing men, efficient giving will pick and back ideas and programs with such conditions as to spending that the man can fulfill his pledges only by building around him efficient, humanized and humanizing institutional support.

The Fetish of Unconscious Influence

Devotees of unconscious influence are fond of saying, "I would rather help a hundred scamps than let one deserving person go hungry." They honestly feel that standardized intentional helpfulness tends to dry up the impulse sources of benevolence.

The most beautiful and most plausible apostrophe to unconscious influence that I know is *Pippa Passes*, of which Browning's editor says:

"*Pippa Passes* is hinged on the chance appearance of Pippa, a poor child, . . . at critical moments in the spiritual life-history of the leading characters in the play. Just when their emotions, passions, motives are swinging backwards and forwards Pippa passes by singing some refrain, and her voice determines the action and fashions the destinies of men and women to whom she is unknown."

I hope that those of my readers who instinctively revolt against efficiency tests for giving will care to reread *Pippa Passes*, keeping in mind their friends among social workers and philanthropists, to see whether social workers are more apt to underestimate the value of unconscious influence than are philanthropists, educators, beauty-makers, truth seekers and religious-minded to underestimate the value of conscious influence. This challenge is necessary because those who best know community

needs, and those who have money for meeting needs, are not now able to use a common language, largely because they place different estimates upon the value of conscious versus unconscious influence, of system versus instinct, permanent gratification versus temporary self indulgence. If those who see needs could learn the language of those who have extra time and extra money, both conscious and unconscious influence would be more effectively employed to prevent organized society from manufacturing wretchedness, sickness, crime and incapacity.

Pippa's influence, like the influence of anybody else, should be measured by her background and environment, by the sum total of its results and not by the few results which lend themselves to dramatic emphasis.

Whom did Pippa influence unconsciously? Just four out of a population of 6,000. She influenced directly only "Asolo's four happiest ones," — the fellow assassin and lover of Ottima, her employer's wife — rich, beautiful, young and gossip-defying; Jules, an artist, at noon to wed a Greek beauty; Luigi, a rich young man, "cared about, kept out of harm and schemed for," whose devotion to his mother compels Asolo-wide admiration; and Monsignor, who has

*A heart which beats and eyes which mildly burn
With love for all men.*

Indirectly she influenced Ottima, Jules' bride, Luigi's mother and Monsignor's co-trustee.

They are right who say her influence was due to the fact that it was unconscious. If she had knocked at Ottima's door or Monsignor's and announced that she had a song to which she invited their kind attention, or even if she had asked the privilege of "friendly visiting" Jules and Luigi, she would probably have turned the balance toward rather than away from what each considered wrong.

But the playing, singing, trespassing, flower-picking young Pippa, pitifully anxious not to squander a *mite of her twelve hours treasure*, also passed without influencing: tempters, tormenters, misguided mill girls, drunken revelers, procurers, a trust-stealing, child-ruining city official, and *organized forces of evil working consciously and intelligently three hundred and sixty five days each year.*

In fact, not a soul was influenced by Pippa's song except the four who were hesitating between right and wrong at the moment she passed. If the songs had been in different order, it is not unlikely that the wavering four would have chosen wrong instead of right. Had Sebald heard *Is she wronged, is she poor* he might have been sorry for Ottima and thought her worth living for; had Jules heard *Suddenly God took me* he might have had Phene and the students arrested; had Luigi heard *God's in his heaven* he might have seen the futility of his sacrifice; had Monsignor heard *Such grace had kings when the world began* his conscience might

have yielded to the hypnotic influence of gold and power.

Asolo is a village of 6,000 souls, most of whom are employed in ten silk mills; it has saloons, vagabonds, street women, even Raines Law hotels, where rich old men like to see little girls write bad words in red wine on marble tables. Pippa passed these as well as the four she influenced. In fact, a wealthy and influential official, a group of mill girls, a blue eyed, light haired English vagabond, and a group of policemen started out this very day with a skillful, well financed plan to give Pippa fine clothes, leisure and a speedy road to oblivion. They were consciously stationed so as to be unconsciously passed by Pippa. They were not bunglers. They had their stories carefully worded to appeal to her love of the beautiful. They were to offer her not degradation, but rather the very chance to influence which she craved,—to

Do good or evil to them in some way.

The living and working conditions of Asolo were not affected by Pippa's unconscious influence. The corrupting and corruptible police remained. Overcrowding, under paying, exploitation continued. Pippa herself returned to her garret to wind silk

The whole year round to earn just bread and milk.

Other Pippas bathed in hand basins, went bare legged, and at their mill tasks dreamed the next

“whole year round” of leisure and opportunity to enjoy the beautiful things of life. Conscious, evil influences well organized, with habits of doing wrong efficiently, were not touched by Pippa.

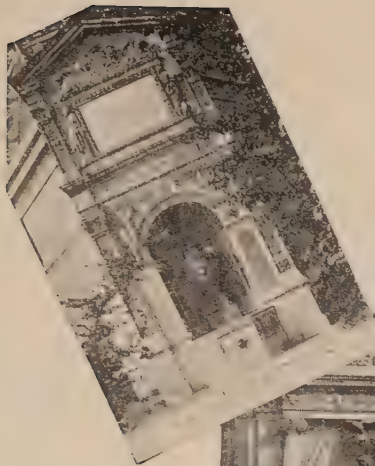
Pippa's exuberance was due to ignorance of dangers and evils that abounded in Asolo. To combat temptation, crime, injustice, and overwork by ignorance, by “unconscious influence,” or by “irresponsible benevolence” has proved ineffective in fire protection, health protection, education, penology and religion. It appears, when studied, quite as ineffective in private giving.

Individual growth and social progress require both organized opposition to evil and organized assertion of the right to be free from organized temptation, to be educated, to be refined, to be industrially and socially efficient, to be morally and physically strong.

Only by conscious efficiency tests can communities utilize every day in the year the aspirations, religious motives and love of one's fellow men epitomized in Pippa's philosophy and song.

Unconscious influence, *unless supplemented by conscious influence*, is sure to be wasted and is sure to evade, palliate and aggravate the evil as often as it achieves the good.

Human experience, as well as religious precept, qualifies the statement, *All service ranks the same with God*. Half hearted service is not equal to whole hearted service. Unintelligent service is not



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ONE METHOD OF MEETING A CIVIC NEED

equal to intelligent service. Unconscious service is not equal to conscious service. Treatment of symptoms is not equal to treatment of causes. There is more joy in conscious, efficiently directed influence than in wasted, unconscious influence.

Pippa escaped harm by accident; Pippa saved souls by accident; to rely upon accident for individual or social improvement is just as truly gambling as to rely upon accident for investment profits. Gambling on race track and stock exchange does infinitely less harm than the other gambling where wealth puts Pippa into the ring against organized temptation and exploitation; gives alms to a vagrant needing work; laments evils that should be abolished; spends millions upon millions on subsidizing unconscious influence; and only mite after mite on organized opposition to organized corruption, incompetence and disorder.

Ten thousand Pippas might pass the offices and palaces of captains of industry and exert less influence than Mrs. Florence Kelley's reiterated demand for ethical gains through properly enforced factory legislation for the protection of women and children. Ten thousand visitors to Bronx Park in ten years would not do as much to prevent exploitation of taxpayers of Bronx Borough for evil ends as the conscious service of John Purroy Mitchel as commissioner of accounts. For generations the unconscious influence of Christian women failed to prevent inhuman treatment of the insane, indigent and

infant until the conscious energies of Mrs. Josephine Shaw Lowell, Miss Louisa Lee Schuyler and Mrs. William B. Rice and their colleagues organized the State Charities Aid Association.

This contrast between conscious and unconscious influence is stated as a fact, not as a judgment upon unconscious influence. Those who are happy, cheerful, buoyant, confident always radiate happiness, cheer, buoyancy, confidence. Self depreciation and ingrowing thoughts are always and everywhere in life, as in poetry, anti-social, profligate and disappointing.

No day is so insignificant, no visitor so indifferent, no task so slight, no qualities so meager, no appeal so commonplace, as to justify us in not putting the best we are or ever hope to be into our living. No person or group is so strong and impervious as not to be injured by the looks and acts of fellow workers, employers or teachers who indulge in blues, cynicism and selfishness. History, philosophy and religion join in proving that no man is free from obligation to do the best he can wheresoever and whatever he is. In such responsibility there is no last or first. If the apostle of efficiency seems to under-emphasize this, it is only because he takes it for granted as he does honesty and politeness. Those who plead for conscious *in addition to unconscious influence*, for a givers' clearing house in addition to the best that individual givers may do, would not subtract one iota from

sentiment, spontaneity or personal religion. *Instead of undervaluing unconscious influence, we want to store it where its waste can be prevented and whence its flow can be directed.*

"Have You Ever Been Arrested?"

If you had do you think you could forget it?

If you said you forgot it would you expect people to believe you?

If you were capable of forgetting it would you consider yourself qualified to be a policeman?

Would you make a good policeman if you could misunderstand the questions: "Were you ever arrested? Were you ever convicted?"

To having such questions answered the greater part of six police inquiry hearings has been given

Have you been disappointed or pleased that the aldermanic police inquiry to date has dealt with methods of appointing and promoting policemen rather than with vice, gambling, graft, etc.?

BUREAU OF MUNICIPAL RESEARCH

261 Broadway, New York

Efficient Citizenship No. 569

Police Inquiry Summary No. 1—from 513 Pages of Testimony

PART III

A National Clearing House for Givers

“UNCONSCIOUS influence” should give force, not direction; inspiration, not purpose. We must do for the giver’s river of emotions what towns along the Ohio River do to prevent freshets and floods. Where otherwise a narrow river bed would be overrun by a relatively slight change in the volume of water trying to run through it, we must build reservoirs, which can take in an additional inch or three inches or five inches of emotion without appreciably affecting the river’s level.

Philanthropy’s reservoirs will be in fact clearing houses,—in the mind of the donor progressively informed, in cities and states for donors and appealers, and in the United States for interstate appeals and nation wide needs.

Efficiency tests are conduits which afford access and exit to personal interest and emancipate sympathy. The scientific management of our day does not underestimate personal service, but is doing what past generations failed to do,—finding means of preventing the enormous waste of personal service and directing it to things that need working out.

By this time the reader has decided whether letters of appeal, such as come to Mrs. Harriman, are too valuable for the waste basket and whether it is desirable, if practicable, to work out some plan of

coöperation among receivers of letters and among receivers, appealers and public. While theoretically there is a law of trusteeship that applies to any person who receives information of another's need, in practice we may not enforce this trusteeship until we have found a method by which the rich person can recognize responsibility without running the risk of doing more harm than good for want of time and information. For individuals it is not practicable to duplicate or to continue such studies as Mrs. Harriman's and therefore no definite obligation rests upon them individually. As a group, however, receivers of appeals have an obligation because it is practicable for them to combine in using their opportunity to help. This suggestion applies to those cases where only a kind word is needed quite as much as where food, medical treatment or scientific research is needed. Mr. Rockefeller proposed in his autobiography a benevolent trust. With the same end in view Mrs. Harriman, after comparing notes with other givers, proposes a coöperative clearing house for givers and appealers.

Where Would a Coöperative Clearing House for Givers and Appealers be?

The logical home for a national center is the Mecca of appealers — New York City.

How Would it be Supported?

As teachers and laborers support employment

agencies; as business houses support Bradstreet and Dun; as financial clearing houses are supported by those to whom they render service; as architects and consulting engineers are supported.

At the outset several branches of its work would be self supporting; while other branches, such as advice to appealers, givers and will makers, might also in time become self supporting.

Each patron would pay for the systematic analysis and handling of letters sent by him. Service would be paid for by the job, by commission or fee, or by the year. A sound working principle would be to charge "what the traffic would bear"—a sort of progressive tax on the assumption that the service would be worth more to a man listed at ten million than to a man listed at one million. On the other hand, in view of the public purpose to be served by this clearing house, a progressive discount might be offered as the number of letters sent by a subscriber increased.

The cost of intensive studies or special scientific researches might be borne by donors specially interested. The field will ultimately prove as tempting to millionaires as medical, social and scientific research. Is it not quite as important for society to study its own weak links as to study microbes in laboratories, or fiction and science in public libraries and colleges?

Who Would Use the Clearing House?

Primarily persons receiving appeals and wishing

a substitute for the waste basket, then givers, appealers, editors, educators, public officials, students and lookers-on.

What Will the Clearing House Do?

Combine the aims and services of college, library, laboratory, university extension, scientific journal, popular magazine, bureau of advice and information, market place, pawn shop, card index, charities directory, trade school, correspondence school.

Among the specific purposes of a coöperative clearing house for givers and appealers the following deserve mention:

Services for Individual Appealers

1. Read letters of appeal, not reluctantly but with avidity, to see what, if any, lesson they have for receiver, writer, possible donor or public
2. Treat every writer of appeals as a correspondent student,—an educational opportunity. Go after his business—his thought about philanthropy—as a business house goes after a correspondent. Make him a missionary for efficient giving and for local discharge of local responsibility. Describe work of central bureau, volume of business, amounts requested, alternatives presented
3. Refer letters to local agencies, if any, whose help should be requisitioned. Explain why

local agencies — bank, charitable society, minister, schools — are in better position to help than persons living at a distance

4. Emphasize desire to assist. Assume desire on the part of local agencies to assist
5. Notify local agencies of breakdowns alleged or indicated by letters of appeal, call for individual statement showing percentage of field covered by each agency, and explanation or denial of breakdown (A man who leaves his wife and children in an institution and borrows money from hotel clerks with which to buy newspaper and Bible quotations to further *one of the greatest constructive schemes . . . to make \$830,000,000* should be examined for his sanity. Otherwise, instead of becoming one of the most *helpful, progressive and useful men of my time*, he may easily become a homicide)
6. List the public needs mentioned or indicated by appeals for individual relief. Record and publish list of things of value offered for sale and collect commissions from buyers
7. Give similar cases of distress in a large number of places an opportunity to tell the appalling story which otherwise we get only from a large number of cases of distress in one place. A flood which devastates 5,000

homes is no harder for Mrs. A. than the flood which devastates ten homes of which hers is one

8. Follow up correspondence: see that the man who is trying to break the morphine habit by taking patent medicines will not become an aggravated case no longer desiring a cure. See that something is done about the money broker who demands \$85 on a loan of \$150; spend the twenty cents necessary to bring together an old man of sixty and a relief society willing to pay for a set of teeth so that he can support himself and his wife and keep out of a hospital where it would cost more than a set of teeth to keep him one night and where, without the teeth, he would become a permanent charge upon the public; don't lose sight of the man who claims to have invented a practical, cheap, sanitary fountain or a means of stopping collisions; open up the blind alleys which indicate the gap between what activities are supposed to be doing and what they get done.

For example, (a) a woman in Virginia wrote of a tuberculous boy; (b) we called the case to the attention of the state board of health; (c) received a letter to the effect that a "circular of information regarding the terms and conditions for incipient tuber-

culosis will be sent " to our correspondent. Shall a clearing house wash its hands of such a case after shifting the responsibility for it to the state health authorities of Virginia? As the circular shows and as the woman points out, the institution is beyond the reach of the boy, first, because it takes only incipient cases while his is advanced, and, secondly, because it requires \$20 a month which his family cannot pay. There is no further obligation resting upon any one except those who see that there are one or two other moves which would help the people of Virginia see their need for at least the home care of advanced tuberculosis and for both home and institutional care and instruction of incipient cases. We wrote to the national association whose business it is to get together from all parts of the country evidence of the need for private and governmental action against the white plague. It is obvious that a permanently established clearing house could, by proper follow up work, help the general association get the funds necessary to do its nation-wide work

9. Publish summaries showing where individual appeals indicate breakdowns, i.e., that many railroads have neither relief nor pension funds, that medical research is helpless before measles and rheumatism, and

that rural districts are without hospitals

Services for Institutional Appealers

10. Regard as educational opportunity; explain purposes, volume of business, etc
11. Write asking questions which will bring out the whole case as to field involved, percentage covered, percentage uncovered, relation of each agency to others of its kind, to related private and public agencies in the same field and to government; enclose circular on technique of appealing, supplemented, if necessary, by reference to defects which the appellant would undoubtedly be glad to correct as a means of increasing his efficiency; for example, when presidents of national banks and large trust companies and city officers enclose with their appeal a detailed financial statement headed *A very good record* which shows at a glance an understatement by 11% of the year's cost
12. Standardize methods of appealing so that all correspondents may have the benefit of the best practice of each, thus crowding individuality above the minimum standard of efficiency; send illustrative blanks showing how proper records may be kept and proper analysis made of expenses and of work
13. Frankly criticise annual reports which are sent in support of appeals, if inadequate

14. Offer to criticise reports with a view to improving, free or for a fee according to time required
15. Answer questions from appealing agencies as to methods of appealing, methods of work, etc
16. Offer to criticise appeal, free or for a fee, with particular reference to its use of facts in support of its appeal
17. Publish summaries of needs disclosed by institutional appeals and of lessons learned from studying them. Issue this summary as a bulletin to all appealing agencies registered

Services for Receivers of Appeals

18. Guarantee a sympathetic reading of letters
19. In answering letters and informing appellers express, so far as known, the receiver's point of view
20. Send summary to each person of work done for him and needs disclosed and lessons learned from letters sent to him

Services for Givers

21. Send summaries and bulletins. The door to an admirable appeal for a self supporting woman's hotel should not be closed because a particular recipient happens not to wish

to take it up at the time, or because the person who proposed it happens to be businesslike instead of mendicant, or a business woman instead of another philanthropist. Some national body should be a free conductor of such pressure of fact and suggestion as came in an appeal for a chair of political science in a university situated in the capital city of a great state *where all statistics are available; where the legislatures can be studied; where great libraries are available practically perfect for the study.*
. . . The state insane hospital, blind school, mute school, feeble minded institution, reform school, which could be studied in their relation to government welfare.
. . . The legislative enactments of our state are in danger of running ahead of the social development of the people. A new idea that may be too big for one giver will be welcomed by his neighbor. An old idea too small for a trained giver may be just right for the beginning giver

22. Invite and answer questions

23. Submit lists of alternatives. Help a man who announces to the world, *I am absolutely at sea as to what I should do with this \$250,000 for charity. I wish I could get out of handling the money. I guess I will have to build a home for abandoned infants;*

that looks as if I might get rid of \$100,000.

A clearing house might remind this man that the only reason he is finding it hard to give away money is that he is starting with personal whim and personal pull instead of studying what his community needs

24. Send no communications to persons other than appealers, organized agencies, private and public, editors, scientific bodies, except when specifically requested

Services to the General Public

25. Send lists of needs, alternatives for giving and summaries of lessons learned to all responsible individuals requesting to be put on the mailing list. Should this entail too great expense, require a fee to make this service at least partially self supporting
26. Make lessons available to public and college libraries, scientific agencies, etc. A letter describing three children with infantile paralysis in one home and an offer of a doctor in North Dakota to cure these children for \$46 a week each, belongs to the Rockefeller Institute for Medical Research and not to the waste basket
27. Send information regularly to newspapers, magazines, students and writers in the fields of sociology and government
28. Keep a card index of needs such as Mr.

Charles A. Coffin of the General Electric once proposed for efficient municipal employees to show where prospective leaders are

29. Collect facts and suggestions from books, newspapers, magazines, reports of appealing agencies, proceedings of conventions and disseminate them after fitting them into the background of lessons from appeals. There is now no provision for making such material promptly available although it will always be better than more formal material in books
30. Furnish facts to will makers, will drawers and consulting experts in will making
31. Study scientifically large giving, will making and wholesale benefactions via inheritance, income, transfer and ordinary taxes, and publish the results
32. Use the facts in the clearing house as laboratory for the field training of students in social work and government
33. Organize and conduct a national museum that will do for the fields of efficient giving and efficient citizenship what the Smithsonian Institute does for natural science
34. Conduct a national question and answer bureau for the double purpose of advertising the wealth of material in the clearing house, as circulating libraries, university ex-

tension, legislative and municipal reference libraries take information to those who cannot be brought to information centers

35. Stimulate the establishment of local clearing houses and correspondence centers, particularly in connection with state and local libraries. To illustrate: a magazine article describes some new thing, let us say milk inspection. From 100 localities citizens and officials write asking for information. To answer these letters as promptly as they should be answered means a drain upon local funds, private and public, which is not justifiable from the standpoint of the contributors and beneficiaries of those funds. Now it is absolutely nobody's business in the United States to equip himself to answer such questions. Nobody has the money to formulate and distribute "next steps" for cities of 5,000 and 20,000. What really happens is that inquirers are given a more or less perfunctory answer, are referred to annual reports and to publications, and thus thousands of plans for educating communities to self help are stillborn
36. Advertise the bearing of all lessons from appeals upon efforts to improve local, state and national governments. If private agencies know of *conscienceless wrong of land sharks seizing the seaman when he has*

just landed after a weary voyage and is to be caught off his guard, rob and ruin him when once they get him in their grasp, there is something for local government to do which is beyond the possibilities of even such a lodging house as is here shown



Courtesy of the Seaman's Institute, New York City

We can do nothing without money, any more than you could. But we do as much with the little we get as any human organization can. Even one dollar will be a help.

As the direct results of giving are more valuable than the gifts themselves, so the indirect results of the coöperative clearing house for givers and appealers would be more important than the tremendous direct results. Indirectly everybody in the land would be helped because informed. Facts would be utilized by givers, will makers, will drawers,

philanthropic agencies, newspapers, teachers. A new sociology would develop because philanthropy and government would see themselves against a background of needs not met. Appealers would tend to appeal up to the public's knowledge. Givers would not close their minds so readily if they knew that the fact of their closure would be shown in a list of their opportunities rejected. As efficient local charity organization societies appreciably reduce the number of begging letter writers and street mendicants while increasing the number of individuals helped and the number who apply directly for help, so a central clearing house would, in proportion as it became known, appreciably decrease the number of inveterate or inconsequential letter writers.

Would you keep on writing letters of appeal after receiving a prompt, sympathetic but direct letter from a clearing house beginning, "Dear Madam: We beg to acknowledge the receipt of your respective letters addressed to the Mesdames A, B, C, D, E, F, G, H; the Misses I, J, K, L, and Messrs. M, N, O, P, Q," etc, etc? Would victims of maladjustments, unsanitary administration and rural isolation be discouraged from making known their genuine needs if they received letters asking for more details about efforts already made to secure loans or hospital treatment?

Cost of a Five Year Test

In five years a clearing house starting with ten coöperators or stockholders would handle at least

200,000 appeals, of which probably 50,000 would be duplicates. The postage alone of acknowledgments would be \$3,000. The cost of second and third letters would offset an excessive estimate for sending postal card or printed acknowledgments.

The cost of writing and addressing acknowledgments and letters would be probably \$30,000. The rental of space necessary for receiving, filing and answering letters would be in New York City about \$15,000. For clerical help and miscellaneous expense add at least \$50,000 and for direction and study at least \$100,000.

Thus for collecting information and directing educational work with appealers a total of \$198,000, — about one tenth the income for five years of the Russell Sage Foundation,— would be required. It would save each of the coöperators more money than his share of the total cost. At the same time it would not only increase the efficiency of his giving but immeasurably increase the efficiency of all giving, large and small, through private philanthropy and taxes.

All of the program above detailed on pages 282-292 including maintenance of a museum, laboratory instruction and distribution of reports could be conducted for considerably less than the income of the Russell Sage Foundation.

Organization of a Clearing House

Coöperating stockholders; one or more directors; scientifically trained investigators; trained teachers

as interviewers, editors, writers of reports, correspondents and museum directors; supervisors of research classes; stenographers, filing clerks, office boys; lecturers, collaborating agencies and individuals in all parts of the United States who would gratuitously or for a fee secure information; appealing agencies and individuals glad to furnish information gratuitously.

Previous Tests of the Clearing House Idea as Worked out by Givers

Most of the elements of the proposed clearing house have already been tried out. That greater headway is not recorded is due primarily to the fact that the cohesive and educational influence of the *not-yet-done*, and of the public as client, has been overlooked. Ten plans of coöperation that are more or less rudimentary have thus far been tried in America:

1. The General Education Board's records which, as Mr. Rockefeller says, are open to inspection by givers
2. The Carnegie Foundation's facts about colleges
3. Charities directories
4. Supervision of minor charities by a major charity
5. Bureau of advice and information about charities by one charity
6. The certification of charities by a chamber of commerce or other independent committee

7. A consolidated appeal by a certifying committee
 8. Division of territory by "gentlemen's agreement"
 9. Joint appealing
 10. Combination of private charities to secure contributions from all of the public through taxes
- 1, 2 — The General Education Board's Records
Which are Open to Inspection by Givers,
and the Carnegie Foundation's Facts
About Colleges

The first purpose of a clearing house is to clear. As yet the General Education Board and the Carnegie Foundation have not been public clearing houses. They never can be until they give a complete list of their appeals with explanations for both rejections and for gifts. So potent is information that it is no exaggeration to say that the information about educational forces in the United States which is possessed by these two great bodies would help education more if put into general circulation than have their efficiency tests and their millions given away. Thanks to the string which it attaches to its pension fund, the Carnegie Foundation has accomplished wonders in standardizing the methods and the ideals of colleges. The clearing house for givers would take information to givers and public instead of waiting to be specially asked.

3 The Charities Directory

This is a great asset for any city. It gives a complete picture of what organized private philanthropy is trying to do. To date charities directories have lacked a complete picture of what the same public is trying to do through taxes, and any picture whatever of the gap between what is aimed at and what is accomplished by either public or private activities. So long as these directories are published by one of the leading private agencies that must itself compete for funds, inter-agency etiquette and a lively sense of the society's own interest will prevent the listing of needs not-yet-being-met or of needs being partially met in an inefficient way. Wherefore charities directories disclaim responsibility for statements of fact or claims of efficiency. So far as I know no charities directory has ever even taken the position that no agency may appear which fails to give the minimum of essential indexes to efficiency.

One of the letters that came to Mrs. Harriman was written by a mother who had two children in an institution, among whose trustees were men of unquestioned standing. The institution itself occupied an honored position in a charities directory. A brief investigation verified every one of the serious charges made by the alleged "irresponsible mother." As it happened, our investigation was concurrent with an investigation by the board of that institution which led to the resignation of the

superintendent. My point is that it was through no interest or intelligence on the part of any certifying agency that these allegations were run down and the cause dismissed.

4 Supervision of Minor Charities by a Major Charity

The confidential report of one charity regarding the reputability of other private charities is one application of the clearing house idea. It is, however, usually applied only to so-called minor charities. Three reasons for this are (1) that it is easier for givers to learn about major charities; (2) major charities are apt to have well-known, reputable directors; and (3) the certifying agency's information is usually limited to the reputability of charities and their programs and does not cover the efficiency of work done.

Major charities resent having appeals made to one of their number for information regarding their reliability. This is natural and unavoidable, and the reason why a clearing house should represent primarily donors and public instead of one or more appealers. It is too much to hope that one agency in the open market appealing for funds to the same people who support agencies reviewed by it will have the moral courage or perspective to get and tell the truth impartially.

5 Bureau of Advice and Information About Charities Maintained by One Charity

Wherever the charity organization movement has developed strength it has attempted to build up a bureau of advice and information where subscribers may secure confidential reports regarding individuals, other charitable agencies and opportunities to give. This generally includes a black list and sometimes a rogues' gallery of professional mendicants or impostures. Serviceable as are such bureaus, they lack the independence necessary to treat strong rivals with the same candor with which they treat weak and struggling agencies or individual impostors. They cannot convey information which they do not possess, which means that in most instances they are unable to go beyond the apparent integrity and responsibility of trustees. Because their client is not the public, because their interest centers in those who are doing the work rather than in work that needs to be done, they are not really clearing houses for opportunities to give. The nearest exception to this to date is at 105 E. 22, New York City, Miss Mina Bruère, director.

A head of such bureau who sees needs and covets standards of efficiency in giving, usually finds himself in a position where, if he tells the whole truth about many a major philanthropy, he will be saying over the signature of one or more of the men who employ him that these same men, when acting

as trustees for other boards, are incompetent, wasteful or reactionary.

6 The Certification of Charities by a Chamber of Commerce or Other Independent Committee

Two steps have been taken by persons receiving appeals to obviate the embarrassment and limitations of the charities directory or bureau of advice and information maintained by a competing charity. One is plain "certification" or endorsement. Because it costs money to get information necessary to refuse to certify an agency for any other cause than flagrant dishonesty or imposture, this scheme almost always becomes a mere certification of the men who run different agencies or of their programs.

A donors' committee representing a desire to decrease the number of appeals or to check imposture is almost certain to contain officers of competing agencies. This means wire pulling, unconscious if not intentional favoritism, putting agencies on probation, etc, and extreme conservatism with respect to ideas not already backed by "men of substance."

7 A Consolidated Appeal by a Certifying Committee

Certification does not decrease the number of appeals or correlate their stories or show needs not met. To date the most comprehensive plan for a

clearing house of appealers and givers has been worked out by the Cleveland Chamber of Commerce (which is now looking for the right man to execute that plan); 100% of the reported contributions to various philanthropies have been listed and a card index kept showing each giver's total. Assuming that all certified work needs to be continued, it is now proposed to send to all givers not one or two or four appeals a year from each agency, but one consolidated appeal summarizing the work done and asking each donor to give at least as much through the central committee as he has been giving separately to respective agencies. The giver is to have the privilege of specifying where he wants his money to go. All unspecified donations are to make up the deficits between amounts definitely given for institutions and the total needed.

Out of this is expected to grow progressive emphasis on work remaining to be done. It is probable, however, that the influence upon the accrediting committee will be in proportion to the strength and wealth of appealing agencies which will never be willing to have pointed out, in their name at least, the part of their field which they fail to cover. No scheme of certification that starts with boards of directors, or even with methods of spending money, can ever accomplish as much as a certification of work left undone. Therefore, the best protection to the donor is in a complete list of things remaining to be done. We could almost

afford to do without the directory of agencies, if we had a complete directory that showed (1) in one column the work to be done, (2) in a second column percentage of work already done, and (3) in column three percentage of work remaining to be done.

The appeal is the best index of needs. The clearing house for appeals is the best charities directory.

The first test of such directory will be made not by a representative body with interminable interlacing interests, but by one person or ten who will regard it as an educational opportunity and provide the funds to guarantee a five year test.

8 Division of Territory by "Gentlemen's Agreement"

Competition has forced gentlemen's agreements among charitable agencies as well as among railroads, not so much to prevent embarrassment for "cases" or to save waste for donors as to stop annoyance and embarrassment to competing agencies. Relief societies, hospitals, clinics have decided in most large cities not to duplicate one another's work with the same family or patient or "case." Thus clearing houses for names and addresses have been established, or an automatic transfer agreed upon which will compel a "case" to seek relief at that dispensary or hospital or relief society which has headquarters nearest his residence.

By sheer force and power of illumination of the



From American Sunday School Union

A FRIEND IN A STRANGE CITY



Loaned by White Rose Industrial Association, N. Y. City

A YEAR'S RECORD

320 girls were assisted by the Agent at the
New York Wharf.

945 girls were assisted by the Agent at the
Norfolk piers and railroads.

**TYPICAL OF NEEDS NOT YET ADEQUATELY FINANCED AND
ACTUALLY IGNORED BY ORGANIZED AGENCIES**

facts cleared by dividing the field and by keeping out of one another's way, agencies see the value of working together.

9 Joint Appealing

Wherever the merging of appeals is first discussed fear is always expressed that two agencies will divide rather than double their appealing power by combining. This fear is based upon the assumption that givers have their eyes upon some arbitrary minimum or maximum which they distribute per agency or per response to appeal rather than per kind of work done.

The best answer to this scepticism is experience. The joint appeals by Jewish charities have always increased the total given by the community. When the appealing power of all benevolent activities is leveled against each communicant he seems to give more than when that appeal comes in twenty or fifty different envelopes. Money came so easily in Chicago that one prominent Jew who had worked for federated appealing told me that they had not only doubled their contributions, besides raising \$800,000 for a Jewish hospital, but got money so easily that "there is no incentive to economy."

When Jewish experience is cited non-Jewish agencies say, "Jews are different." But here again the answer is experience. When the two non-Jewish, non-Catholic relief agencies of Chicago combined to describe the whole of their work and the

whole of their needs, their relief fund jumped in the first year from \$140,000 to \$250,000.

The lesson in this for a clearing house of appeals is that clearing and centering pictures of need gives the public a truer impression and stimulates a more genuine and more personal interest. But it is the massing of information about needs, and not the massing of names on a letterhead or a contributing list, that produces this effect.

10 Combination of Private Charities to Secure Contributions from all of the Public Through Taxes

The nearest approach to a clearing house of philanthropic effort is where we find the nearest approach to a clearing house of fact, namely, philanthropy for schools, health work, hospital work, care

THE LAITY LEAGUE, FOR SOCIAL SERVICE

CALL TO MEETING.

The tentative budgets of many departments have been greatly increased. These and the budgets which show little increase demand most careful study. The time is short for the work there is to do. You are, therefore, requested to have a representative present without fail and, if some portion of the budget has been assigned to you for study, to bring a report even though it be a partial one.

This call is being sent to between 55 and 60 organizations interested in some phase of civic life of Greater New York or some part of it.

of children, care of the aged, juvenile probation, etc. Not only will the proposed clearing house show where philanthropy through taxation is weak or breaks down, but it will contribute important information of supreme helpfulness to these agencies of all the people. The massing of needs-not-met will force the public over and over again to decide in which direction and to what degree it wishes to develop philanthropy via taxation.

Objections to a Clearing House

Will it take the soul out of charity or give that soul a chance?

Is it mechanical in any sense that does not apply to the telescope, microscope or moving picture?

Will it discourage appealers to know that needs are being looked for?

Will it discourage givers to know that their experiences and opportunities are being put to nation wide educational uses?

Will it discourage confidences or make them more worth while?

Will it disturb the *status quo* in any other way than by putting a premium on permanence and comprehensiveness of service?

Will it dry up the fountains of philanthropy to broaden and deepen their outlets?

The Truth About the Cigarette from a Scientific Standpoint

Who Are the Givers?

There is a general impression here, as well as abroad, that almost every American is charitably inclined, and, if he live in a city, that he is actively helping one or more benevolent enterprises. No less an authority than our own Ambassador Choate recently voiced this impression by prophesying that the supply of charitable impulse would soon exceed the demand for it and leave no needy class but broken-down bridge players. I once heard the same conviction expressed by the octogenarian wise man of an inland Prussian village,—“Every American, no matter how young or how old, must be organized in good work until those who belong to no society go off by themselves and organize a Society of the Un-organized.” Nevertheless, surrounded as we are by innumerable charities, and feeling, as we do, that everybody must be helping at least one of them, you and I can count among our acquaintances or in our own community, a surprisingly small number of men and women reputed to be charitable. Is then real charity so rare; is it so common that we fail to recognize it; or have the words *charitable*, *public spirited*, *benevolent* become so conventionalized that they no longer include the greater part of those acts and motives which they originally defined?

If a servant girl is known to deny herself pleasures and even comforts in order to help a peasant

friend who has just come from home, or to bring her nephew to our land of opportunity; if she goes to church regularly and pays for her seat, we regard her as we regard her wealthy mistress who aids her poor relations, pays church and club dues and pensions aged servants,—she may be generous, good hearted, religious, but she is not called charitable.

In behalf of the child laborer a legislator may resist the party whip and sacrifice his political future for his zeal in securing legislation opposed by influential constituents. We deny him the reputation we gladly concede those very constituents for subscribing \$25 each to a volunteer child saving committee. A pastor may lose his position for preaching too frequently that it is impossible for people to be truly religious without being *public spirited*. Would he call himself charitable? Or the man who guides an aged woman across the street, shows a stranger to a safe hotel, reduces the cost of some universal necessity, invents cheaper means of communication or places wholesome recreation within reach of the masses?

A professional man sacrifices recreation, income, home pleasures to devote himself to a board of education, park commission or municipal hospital. He may, by reorganizing business methods, effect economies that aggregate hundreds of thousands of dollars yearly; he may almost singlehanded conduct a campaign resulting in a ten million dollar hospital

or a series of breathing spaces for the overworked and underfed. A prominent lady may visit hospital, tenement, kindergarten or school. But mere membership on boards or mere visiting will not earn the name charitable. As in the case of the unpaid commissioner or director, despite public spirit, aggressiveness, self sacrifice, she will be regarded as charitable by fewer friends than if she were to send 10 five dollar checks on Easter morning to as many good causes.

A paid relief visitor may climb stairs in crowded districts until eight or nine o'clock at night when summer heat and winter cold are at their worst; an anæmic teacher may deny herself outings and rest to help a backward or ambitious pupil; a secretary, like Robert M. Hartley, may impart information that leads to munificent gifts and to improvements in a city's standard of happiness. An editor or publisher may devote column after column to meritorious philanthropies whereby dishonest but ingenious pretension is unmasked, lessons given in caring for babies for homes, superstitions shattered, and true ideas of charity expounded. Yet like the teacher and social worker, editors consider such service incidental to their profession, reserving the term *charitable* for their money gifts, large or small, to societies that teach mothers by the dozen once a week where the editor reaches tens of thousands daily.

Public sentiment erects and supports by taxes the

free school, the hospital for the diseased mind or body, training schools for the moral delinquent and the blind, legal and medical dispensaries for the protection of property, health and life. Taxpayers who regularly ignore appeals for philanthropic purposes, pay gladly every assessment for almshouse and reformatory, for cleaning streets and for inspection to insure wholesome meat, pure milk and sanitary tenements. Moreover, they resent and resist every attempt to decrease the efficiency of these public activities. Who ever thought of applying the term *charitable* to public sentiment, a city government, a taxpayer, or the act of paying taxes to improve the condition in which the poor live? Yet if that same taxpayer gives ten dollars for a colored kindergarten, a settlement playground, a relief society's bath house, clinic or diet kitchen, presto! he is *charitable*.

In short we have stripped the word of its original content until its scope is infinitesimal compared to that of *kind*, *generous*, *goodhearted*, *religious*. Once intended to denote motive it now refers to an act, a mere badge or certificate awarded by charitable and non-charitable alike to two classes of adult: the Large Giver to one or more charities and the Small Giver to a large number of charities. Believing sincerely that the supply of charitable people is, like that of diamonds, limited by decree of nature and that the chief centers are already located, experienced money raisers devote their energy

to exploiting resources already discovered rather than to exploring for new givers. We crib from each others' lists of contributors until the already charitable receive innumerable appeals and the not-yet-charitable receive none. The consequence is general deficit: fiscal deficit,—bills unpaid, debts incurred or legacies consumed; and social deficit,—work undone, new societies stepping in to fill the gaps by "jumping claims" already staked out in existing lists.

How restricted are these known resources few realize unless familiar with efforts to raise funds for work among the needy or other uplift work.

That the aggregate of givers in whatever town — always in great part duplicates — is unnecessarily small, must be our unanimous judgment if we stop to think of the hearts and minds of those about us, our friends, associates, lawyers, physicians, brokers, teachers, the fireman, policeman, newsboy, employe, employer, yes, the very unfortunate or less fortunate we aim to help. To "realize" on this never failing human interest, sympathy with distress and joy in giving happiness, — to convert motive into deed — is a task involving more study, more facts and a higher order of ability than have hitherto been thought necessary for appealing.

Present Methods of Reaching Givers

At present our philanthropic activities rely chiefly upon "personal equation" methods of raising funds. Mrs. Earnest lunches with Mrs. Gushing and describes a visit to a day nursery that is suffering dreadfully for want of money; Miss Prominent invites a selected list to a parlor meeting where the needs of some worthy hospital or church club are touchingly presented; a wealthy treasurer, annoyed by a deficit, asks a business associate or his vis-à-vis at dinner to help him out. Calculating, even impulsive, men and women with special interests soon learn that this method of raising money is expensive: "give me \$25 today for my charity and tomorrow I will gladly give you \$25 for yours"; one cannot afford too many friends who go about doing good.

After appeals in person begin to affect one's invitations to dinner and to other social functions, when friends learn to seek the other side of the café or laboriously direct conversation into every other field but altruism, the paid collector is tried. At first a middle aged man or woman, versed in biblical injunctions regarding "the greatest of these," then a younger woman of charming, winning ways, and finally a man or woman, oftentimes superlatively repulsive, but possessed of a gluelike persistence that is sure to win some contribution if once granted a

hearing. I recall one instance where by the evolution above outlined a society succeeded in changing a \$500 contribution first to \$300, later to \$100, thence via \$50 and \$25 to the message "out," culminating in the polite request never to come to the office again.

The endless chain method of extending membership by personal appeal is open to the same criticism, that while it is seemingly productive at the outset, the larger part of the supporters in many instances are convinced against their will, hence easily lost.

Three radical defects make it impossible in cities that have outgrown village clothes and customs to build up a constructive social work by these methods alone:

- (1) The claim, being personal, is often not negotiable and is therefore not a society asset
- (2) Involuntary support is quite as apt to weaken as to strengthen a society's hold upon its community
- (3) The promoting of benevolence is so unlike life insurance, lightning rod, patent medicine, subscription book and cosmetic business that it should be advertised in an entirely different way and supported from entirely different motives

To meet the deficits occasioned by reliance upon personal equation methods of securing support, philanthropy has resorted to "city help" or "state

money." With few exceptions this subsidy plan is a delusion and a snare, a blight to both private and public benevolence, an accessory before and after the fact of political demoralization. In the state of Pennsylvania, for example, vast sums of money are voted by each legislature for private hospitals and charities. These sums bear no definite relation to the good done by the beneficiaries. On the contrary, it has been openly charged that the only measure that has as yet been discovered for these gifts is the willingness of the charitable managers to share their state appropriation with the friendly legislator, or to contribute moral and financial support to his campaign fund. One classical illustration, publication of which in the press caused not even a denial, is that of a hospital officer who assured his board that he could obtain a large gift from the legislature on one condition, i.e., that "\$20,000 be voted him and no questions asked." The money was voted, and the vote "delivered the goods." A few weeks after the moral upheaval of 1905 that revealed Philadelphia to the world as corrupt but no longer contented, a teacher told me that it had been impossible for his father to oppose the re-election of a notoriously corrupt candidate because this man had, as state representative, secured large appropriations for a certain hospital. In every section of the United States experience has proved that presents by the public to charitable organizations have a tendency to withdraw from active

interest in movements for civic betterment, large numbers of the very men and women who see most clearly the need for such movements. Quite naturally do people living in glass houses grow conservative.

Assuming, however, that public money need not paralyze the civic interest of beneficiary societies, and admitting for sake of argument that certain educational and hospital facilities should be compensated for lifting burdens from the taxpayer,—such compensation to be determined by the quantity and quality of service rendered,—there is yet great danger that societies will rely too much upon this source of revenue and grow weary in efforts to interest the whole community in their needs. In the absence of a vast amount of advertising to the contrary, the mere presence of public subsidy encourages the impression that private aid is not needed. At any rate it is significant that almost without exception societies that have discontinued the “city help” method of raising money have obtained more money from volunteer contributors alone than those same societies obtained from all sources while still receiving city help.

Many societies eke out a precarious existence by relying upon the Indirect Appeal, namely, lawn parties, entertainments, euchres, balls, alms boxes, church collections. Most welcome as a supplement, this method is fraught with too many “ifs” to be a satisfactory mainstay. What if it rains on Hos-

pital Sunday? Who wants ice cream if a cold wave comes? Will the distant neighbors learn of the change in date? Unfortunately only pennies and nickels show in the alms box. Mr. Stingy started the lawn collection with fifty cents whereas Mr. Generous would have given \$2.00. Or perhaps the minister talked so long that, like Mark Twain, we found our \$100 interest in the cause slowly dwindle to a feeling that the plate owed us carfare home. Wealthy business men have been known to discount obligations to hospitals and other charities by anonymous gifts through church collections commensurate with neither their ability to give nor the needs of the cause assisted. Likewise patronesses might be persuaded to give directly \$10, \$50, \$250 or even \$500 if we did not encourage them to spend those sums in an effort to give our work \$1 or \$5 by way of the Charity Ball. Moreover, unless carefully guarded the entertainment appeal becomes a very expensive method of raising a relatively small fund. What is even more important, it is difficult to make sure that permanent friends are gained for the work itself.

Nevertheless this method has vast educational possibilities if its uncertainties and its limitations are understood, if its enthusiasm is expended in winning new friends, and if accompanied by efforts to secure sustained and direct personal support. A description of the work by one familiar with the spirit or by illustrated picture card and stereopticon

may easily arouse a sense of personal responsibility. It would be difficult to overestimate the possible gains to charitable work of the stories that summer boys and girls and their elders will tell for a life time about the circus, fair and festival that sent hundreds of tenement mothers, babies and grandmothers to the country or seashore, where a year's recreation and rest are crowded into a week or maybe one day.

Neither singly nor combined do the foregoing methods, even when unusually fruitful, reach a sufficient number of possible givers to test fairly the public's interest in any particular form of altruistic effort. Bills may be paid; to all appearances the work may be a success; but the community continues insensible to its own obligation and unconscious of its opportunities. Because no provision is made to utilize the heart and mind interest of "Everyman," these methods fail to provide for growing needs. Hence the broad gap between a benevolent society's program and its achievement that necessitates the formation of supplementary charities. Hence the duplication of agencies to care for children without protecting childhood, to alleviate misery without eradicating the causes. Realizing these limitations, societies have grown to use two other methods, the Mailing List Appeal and the Press Appeal, both as yet familiar to American philanthropy only in their crude form and both requiring for their development the assumption that *desire to help can*

be awakened where ability to help exists. See pages 142 and 332.

While there is no magic in a card index of names and addresses, a large mailing list is the best known means of discovering whether a community will support charitable work. To guarantee what is known to the advertising world as "cumulative effect," it is essential to know that a large number of possible givers receive directly and repeatedly our story of service rendered and funds required. This direct, repeated appeal is possible only when a society possesses and uses a list of men and women potentially

DECLARATION OF PURPOSE

To Promote and Unify a World-wide Interest in Children's Gardens

By assisting in starting Children's Gardens in suitable parks and vacant lots.

By assisting in starting Gardens in connection with schools, until Boards of Education become convinced of their value and take over their maintenance.

By assisting in starting Gardens in connection with hospitals and institutions, for children who are mentally or physically weak or deficient.

By urging the employment of teachers trained for Children's Garden work.

By establishing a Training School for such teachers.

By exhibiting models and pictures of the work, for the information of the public.

By maintaining a bureau of information and advice on how to start and conduct Children's Gardens; furnish lectures, printed matter, photographs and lantern slides.

WILL YOU JOIN US?

interested and presumably able to support the work by regular donations. In small communities every man's standing is known to some one connected with each charity. In cities the following are always significant of ability to give: business, social and family connection; rent paid and general standard of living,— this last being made known in a general

way through social registers, business, telephone and club directories, press notices of recreation, journeys, weddings, personals, legacies, etc. It is quite true that this would also be the best way to select men and women living up to or even beyond their incomes, which fact, however, in no way diminishes the effectiveness of the mailing list as the basis of presumptive ability to give. Many a man reputed to pay business obligations tardily will give freely of time and money to charities. Many women do not hold their capital in such reverence as to deny themselves the pleasure of relieving misery or bestowing happiness.

But, as many societies have proved, a large mailing list is a veritable "house of trouble" unless revised to date. Charitable impulses are chilled by appeals misdirected, or addressed to one's deceased wife or to Miss B. years after she has become Mrs. A. To avoid such mistakes,—to prevent the accumulation of dead wood,—large charities employ a clerk who notes deaths and removals, changes of address, business reverses and personal misfortune for contributors, and so far as practical for non-contributors on the mailing list. Mistakes enough occur when every precaution is taken, but if one has done his utmost it is easier to apologize to a contributor who writes "Fortunately I am not deceased as announced in your report, and, Providence permitting, will send my usual donation next month." Finally it has been found true that wherever appeals are sent out to hoped-for contributors,

a carefully selected and revised list, however small, addressed year after year, is more productive than random lists chosen for each single appeal.

The same principle applies to the use of the press, a fact hitherto slighted by American charities. The single appeal in a newspaper that is most helpful to one charity would mean little to another, the need for which is independent of weather, imminent death, or other special conditions. If published the morning that the direct appeals arrive in the mail the press appeal indirectly helps. But except to support a direct appeal it generally helps less than an interesting news item. A newspaper's fresh air or Christmas fund may secure \$5,000 from new contributors each year, but only after advertising space worth \$20,000 or more has been devoted to it. Even after a startling calamity like the Slocum disaster, the returns from the first appeal, accompanied by details of suffering and horror, were less than from the fifth appeal standing alone. A religious weekly raised \$1,000 to send crippled children to Sea Breeze, but the first two appeals brought less than \$50.

It is too much to expect editors, generous as they are, to print for other than their own work appeals for the same cause in three or five successive issues. In other words, except in case of the few charities that happen to enjoy special privileges or to be engaged in newsmaking work, the one thing necessary to the most effective use of the press is denied unless space be bought.

The first result of a decision to resort to press and mailing list appeals is stage fright. One cannot exactly ask a perfect stranger to help one out as a personal favor, nor can one modestly be charming by the agate line or the page. Even glorification of the Board of Managers and the Ladies' Aux-

ADVERTISEMENT.

How Much Do You ^{Know}
Care

about the

Dead **CHARTER?**
Alive

Enough to accept the Mayor's invitation—in a letter advertised in yesterday's papers—to put your finger on "the sections" or provisions which are not right?

Do you and your neighbors want to know

What provisions in the proposed charter are a menace to efficient and honest government?

What statements—and they are many—in the Mayor's letter are incorrect?

You and your neighbors can help

Keep the Charter Dead

by getting and telling the facts by helping pay for some one to work for you every day in the year through

Bureau of Municipal Research

261 Broadway

iliary seems a trifle out of place. The appeal must contain matter which in cold type will interest Everyman, for if the story is dull no one will read it nor if it is the same as last year's story, nor if it brags or lectures or weeps too obviously. You see

it is necessary to think hard about this appeal. Having eliminated the personality of the writer the two chief factors concerned are given added importance; that is, the work itself and the personality of the hoped-for contributor. Failure to understand more thoroughly these two factors accounts for the dangerously small number of active participants in charitable and civic movements and for the anæmic character of so many of these movements.

Just as soon as an appeal invites public scrutiny and criticism — as every public appeal does — both manager and worker experience the sensation that is said to result from the Swiss Referendum. It may seem to pay one year to add two or three ciphers to the number receiving Christmas dinners, but experience has proved repeatedly that misleading, exaggerating, braggadocio appeals cannot succeed year after year. The truth will out — the more of its aspects that are known to the author of appeals and faithfully described the more generous will be the responses. For this reason the public appeal ushers in a new era of sincerity, accuracy and definiteness on the part of workers and a new era of intelligence on the part of the community whose support is solicited.

Clearing Standards of Appeal

Coöperative efforts to improve appeals have already been made by charity organization societies. Thus far such coöperation has been confined to the exchange of appeals after, not before, they are sent and affects but a small number of relief agencies. Coöperative effort among non-competing institutions in different environments is quite different from coöperation between competing agencies in the same environment. A second rate method of appealing to New Yorkers might help New York agencies more than the most successful effort of appealing to Californians. Therefore instruction in appealing should include exchange of technique found most successful by coöperating and competing agencies within each area, plus the circulation of methods, criticisms and suggestions from some national center.

It is probable that a service would be self supporting which, for a fee, would give advice to agencies wishing to have their appeals and reports constructively criticised. It frequently happens, for example, that school superintendents send the Bureau of Municipal Research reports for criticism just as men and women go to a dentist for examination or as business houses engage a "business doctor."

Efficiency in appealing can best be promoted by aiming to make this clearing house of appeals a post-graduate school for establishing proper standards of appeal among those to whom appeals are addressed, i.e., prospective givers. When receivers of appeals refuse to read the obviously over stated, obviously insincere, obviously incomplete, obviously inconsistent or otherwise obviously inefficient appeal, those who ask will improve their methods. When givers refuse to listen unless a case is clearly made out, appealers will make out their case. This does not imply a white list or a black list of agencies, but merely the simple, progressive instruction of all concerned, particularly the hoped-for donor, in how to refuse appeals to the heart which do not at the same time appeal to the mind.

Seven points of departure are essential in standardizing appeals: (1) appeals have an educational, sometimes miseducational, value; (2) details of technique either strengthen or weaken an appeal (see page 129); (3) demanding or proffering evidence is symptomatic of "short cuts" as well as of "red tape"; (4) appeals should be addressed to 100% of each man and 100% of a community; (5) appeals should show 100% of the need for which an agency appeals; (6) responsibility should be lodged upon the group, section, locality or agency where it belongs; (7) appeals should show what, if any, relation the work appealed for bears to government. These seven points merit separate treatment.

The Educational Value of Appeals

To a degree that they themselves seldom realize, recipients of "begging letters" are educated by these letters. To a degree, also, that writers seldom realize, recipients are miseducated by appeals for good causes. Many of the best paying appeals are miseducational.

The justification of the reiterated appeal is not that it brings gifts, for it does, but that it influences givers. It is no novel experience for charitable agencies to receive bequests for which they can account in no way except, perhaps, that the donor or his lawyer or a chance adviser has been on the mailing list for several years.

That appeal is most successful which conveys important information to the reader whether it brings back money or not. Appeals have done more to teach this country sociology than have all its universities. Appeals will do more this next generation to teach standards of efficient government than will colleges. When Mr. Rockefeller said that every good cause should continually appeal, he must have meant that no good cause was entitled to monopolize its information with regard to needs not met and opportunities to help. On this ground,

"Somebody's Boy"

Will you not, when you sit down comfortably at your well-filled table at home, give a thought to those poor fellows? Remember that in many cases the misfortune that has befallen them is no fault of theirs. They did not know when they left the old homestead, full of hope and energy, that there were thousands of workless men in New York. So they just slipped down step by step until they came perilously near going over the brink.

too, is it that Mr. John Seely Ward of New York City justifies the spending of an impoverished society's last dollar on appealing — convinced that when people know the truth no need will be ignored. The time will come when every efficient agency will classify its appeals as "educational investment" rather than as "money making investment," and when society will test appeals by the conviction and information they carry and not by their financial

FACTS ABOUT THE
Young Women's Christian Association
of
Springfield, Missouri

985 members.

119 enrolled in gymnasium classes.

40 enrolled in Educational classes.

1,600 total yearly attendance at social gatherings.

117 registered in Bible classes.

157 reached each week through meetings held in industrial centers.

335 Women and girls assisted by Travelers-Aid in two months.

73 different girls in Dormitory during last year.

67 transients in Dormitory during last year.

23,828 total attendance in Cafeteria during last year.

Dormitory and Cafeteria self supporting.

Industrial, Religious and social departments have no income.

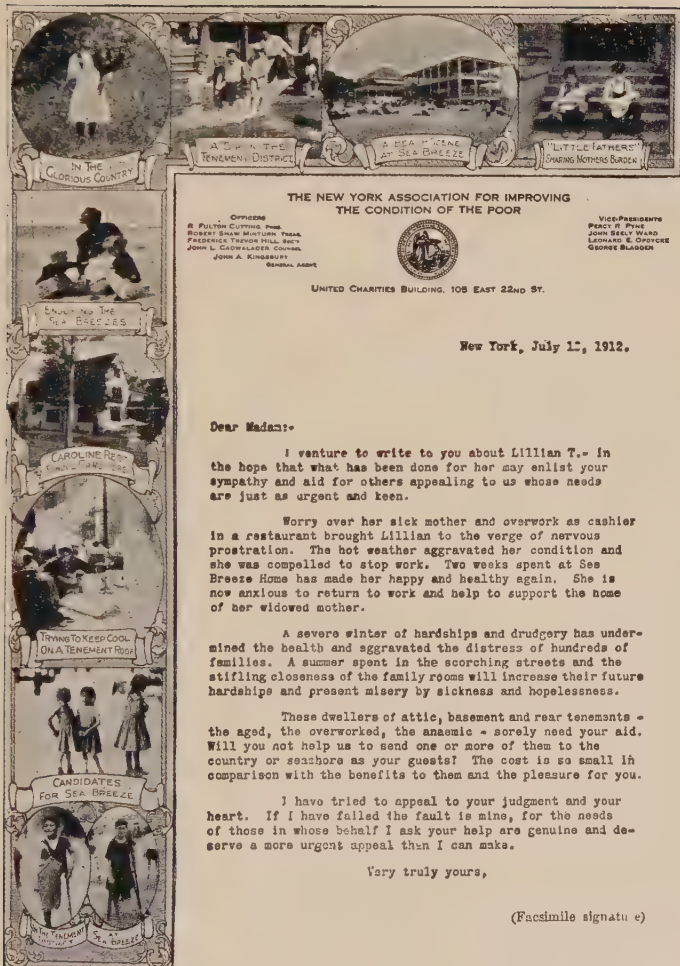
Travelers-Aid supported by Federated Brotherhood.

return. Those who do not answer appeals will always exceed those who do. To this larger audience every appeal should be so worded as to affect its attitude toward those general problems of which any one appeal will deal with only a small fraction.

When appeals aim to educate as well as to move, the generation which is passing will give its money for the present and the future rather than for subsidizing a picture of its past that has been kept alive several years by emotional, uninforming appeals. It is for want of up-to-date information and of the reiteration of up-to-date facts that rich men and women withhold gifts from causes in which they are profoundly interested and base their refusals upon personal or other trifling inhibitions that date back ten or fifty years. Nothing but educational appeals will prevent the progressive diversion of funds, by the accident of personal like or dislike, from causes that need help to other causes that do not need help.

Still greater than the educational value of each appeal is the combined educational value of truths told in all appeals which the proposed clearing house will classify. Using these truths men and women will not give money really to themselves — to memories that they cherish — for reasons entirely apart from the work upon which their money will be spent. It is for want of educational appeals that rich men who have given money for chairs in sociology and politics have at the same time thrown into their waste baskets sociological data worth more for teaching purposes, and as foundations for the science of sociology, than are years of so-called sociological research.

Are we urging a council of perfection?



THE NEW YORK ASSOCIATION FOR IMPROVING
THE CONDITION OF THE POOR

OFFICERS
R. FULTON CUTTING, PRES.
ROBERT SHAW MATTHEW, TREAS.
FREDERICK TREVOR HILL, SECY.
JOHN L. CROWLADER, CHMGR.
JOHN A. KINGSBURY, GENERAL AGENT



VICE-PRESIDENTS
PERCY R. FINE
JOHN SEELY WARD
LEONARD E. OGDYCKE
GEORGE BLAGDEN

UNITED CHARITIES BUILDING, 108 EAST 22ND ST.

New York, July 12, 1912.

Dear Madam:-

I venture to write to you about Lillian T.- in the hope that what has been done for her may enlist your sympathy and aid for others appealing to us whose needs are just as urgent and keen.

Worry over her sick mother and overwork as cashier in a restaurant brought Lillian to the verge of nervous prostration. The hot weather aggravated her condition and she was compelled to stop work. Two weeks spent at Sea Breeze Home has made her happy and healthy again. She is now anxious to return to work and help to support the home of her widowed mother.

A severe winter of hardships and drudgery has undermined the health and aggravated the distress of hundreds of families. A summer spent in the scorching streets and the stifling closeness of the family rooms will increase their future hardships and present misery by sickness and hopelessness.

These dwellers of attic, basement and rear tenements - the aged, the overworked, the anaemic - sorely need your aid. Will you not help us to send one or more of them to the country or seashore as your guests? The cost is so small in comparison with the benefits to them and the pleasure for you.

I have tried to appeal to your judgment and your heart. If I have failed the fault is mine, for the needs of those in whose behalf I ask your help are genuine and deserve a more urgent appeal than I can make.

Very truly yours,

(Facsimile signature)

THE SCIENCE OF APPEALING ILLUSTRATED

Standardizing Details of Appealing Technique

There is no more excuse for using an appealing technique 50 years old than for wearing colonial styles of dress, for speaking an obsolete language, or for preferring horse cars to electricity. Defective technique does not conduce to a free expression of individuality,—character, personality, unique distinctions,—in appealing any more than in architecture, salesmanship, music or drama. As every man is heir to all the world's experience and knowledge, so every man is under obligation in appealing, as in thinking, to use the best technique which experience has evolved.

Defects of appealing are expressions of provincialism, not personality; of isolation, not character. In reviewing the literature pertaining to philanthropy, education and religious activities, including the minutes of national and state conferences, one is surprised that so little attention has been given to the principles and methods of increasing the number interested in social service. The greatest single reason is that the subject is too intimately connected with the raising of funds. An executive may discuss with his fellow executive how to relieve needy widows, how to rescue foundlings, reform drunkards or protect dogs. But if conscious of possessing

an effective means of interesting his community, particularly persons of means, in his special branch of educational or philanthropic endeavor, his fellow-worker and competitor is the last with whom he wishes to discuss such advantage.

This reluctance to exchange experience in appealing is based upon the assumption that we have already reached the maximum of funds available for eleemosynary purposes, and that in consequence every advance made by one organization must be at the expense of some other organization. Obvious it is, then, that to help my neighbor increase the number of his supporters is to jeopardize my own financial standing. Whatever, therefore, may be the available experience which we travel across a continent yearly to obtain at conventions,—so far as it relates to the motherless infant, the cripple, the vagrant, the insane, the idiot, the convalescent wage earner, industrial training, probation, college entrance examinations,—we withhold our confidence from that point where our experience begins to relate to the men and women who make our work possible. We may imitate our neighbor; we seldom ask his help or try to help him.

Just as there is no competition between the woman earning \$20 a week and the woman earning \$5, so there is no competition between inefficient and efficient methods of appealing. The more agencies who write efficient appeals the greater will be the competition, the more rapid the progress, and

the greater their combined educational influence.

A central clearing house, by using questions and publicity that cannot possibly offend any agency, could, in a short time, universalize a habit of mind among appealers and givers that would absolutely discontinue many kinds of appealing and many activities and would teach those appealers who survive (1) to discard traditional fallacies with reference to springs of benevolence; (2) to analyze and classify fact by fact the moral and financial resources of the communities for which they labor; (3) to study methods of appealing to those resources; (4) to use efficient methods of appealing to those resources.

Appealers and givers may be interested in seven ingredients of an effective statement of any case: (1) desire to know (the Carnegie Foundation desires to know 300 facts about colleges, headed

APPLICATION OF INSTITUTION FOR ADMISSION TO THE RETIRING ALLOWANCE SYSTEM OF THE CARNEGIE FOUNDATION

The data called for in this application should be taken or calculated from the records of the institution; please do not give approximate estimates);

(2) unit of inquiry (aged persons not age; infants not infancy; students not education; cases of tuberculosis not white plague, etc); (3) count; (4) comparison (this year with last, this month with last, expenses with persons helped); (5) subtraction to show the differences between things compared,

translated into percentages so that appealers and reader will use a common language; (6) classification, to keep things of a kind together; (7) summary, to tell the story in a nut shell.

The more clearly defined these seven steps the easier it will be to express the appealers's personality and any unique feature of his cause.

The One Page Fetish

After a man has made several millions or hundreds of thousands by infinite attention to detail and by attention to infinite detail, he begins to want to get out of the detail class into the impression class. He comes by gradual stages to draw the line at a four page letter, then a three page letter and so on to one page,—never more than one page, preferably that page triple or double, fashionably spaced, with conspicuous waste of margins at sides, top and bottom.

For years, instead of challenging this fetish and calling it by its right name, social workers and men with live programs have been trying to condense their statements into this one page. It cannot be done. In the long run we shall get a better result by buying advertising space, if need be, in the newspapers to tell the truth about the one page mind. It tends to become a closed mind that cannot understand its own environment. It tends to be a mind that gets only a panoramic view even of its own past, and that is apt to become a menace to prog-

ress in direct proportion to the power of that mind over other minds and over other pocket books.

When secretaries and those who furnish supplementary mind and eye to rich men and women begin to value proposals by their brevity instead of by their content, it would be a safe rule to give such delegates a new job. The road of deterioration is short from one page—to one sentence—to one look—to no look—to snap judgment, prejudice, favoritism, stagnation. I have been asked by principals, as well as by secretaries, my judgment of a novel plan from one to two years after submitting that same plan carefully worked out and adequately supported with facts. To one I wrote: "I find that the very second line of the plan submitted to you and published in the newspapers a year ago or more calls for the interesting item that is now figuring prominently in the newspapers and that you rebuked me this morning for having omitted."

A one page proposition that tells an untruth or fails to tell the truth is more wasteful than a four page proposition in which every line is weighted with its own essential truth. The same rich man who refuses to take in an idea that cannot be condensed on one page is apt to protest against the superficial character of modern education which does not compel a sophomore in college to spend more than ten hours in acquiring one idea.

Given a clearing-house-university for appealers

and givers, a helpful procedure would be not to set an arbitrary limit to the words that may be used, but to draw a dead line on both unnecessary words and on unintelligible statements, regardless of length.

Men do not demand prospectuses for gold mines or railroads or underwriting syndicates that are condensed into one page with double spacing, wasteful margins and unsupported, untestable promises of dividends. Not even an alchemist can put on a page the facts necessary to a sincere presentation and intelligent judgment of any one of the 20 most important present day activities.

The one page fetish is little less than a bribe to misrepresentation, unprogressiveness and mendicancy.

Newspaper Advertising of Good Causes

One day a man came into my office and said he would like to talk to the man who was responsible for some paid appeals for winter relief funds that were then being printed in newspapers and magazines. After some sparring he told me the following: He was secretary to a man who gave away considerable sums of money. His principal had been down town a day or two before in an automobile and had been so delayed by a jam of east side children that he had to give up his drive. He was provoked at things in general and particularly at east side children. On his desk at home he found a

half page advertisement requesting aid for children in congested districts. Coming so soon after his vexation, it made a deep impression. He kept thinking about it, and the advertisement got all mixed up in his mind with the children until he became very mad with the advertisement. He kept asking himself, "What right has private philanthropy to spend other people's money advertising?" until finally he said to himself, "Well, that is the way I made my money. Perhaps, after all, the charitable agency that raises its money in a businesslike way will spend it in a businesslike way." The secretary had come to learn how we happened to advertise, if it paid and how the gifts were used.

Apart from bringing \$5,000 this visit raised again several questions as to the ethics and profit of advertising private benevolence.

It had taken a conservative board some time to see that appealing letters were per se no more justifiable than paid cards in newspapers. After one of the most conservative members called attention to the large number of paid cards of charitable agencies printed daily in the London Times, it was decided that a conservative charitable agency might properly advertise. It was first proposed that we draft a card like those in the London Times which would state in a dignified way the nature of our business. I objected on two grounds,—that in America, at least, the stereotyped card always reading the same way would reach too few people be-

cause readers try to avoid such cards, and, secondly, because it seemed true of charitable advertising as of charitable work, that its principal justification is in its educational work. So when it was proposed that a censorship committee be appointed and that a number of advertisements be prepared and censored in advance, I asked to be excused on the ground that the only advertising I

ADVERTISEMENT.

Is There Any Hope of Good Government

If it is not made efficient every day in the year? There is more waste-graft and blunder-graft than theft-graft or cheat-graft.

Are You Doing Your Share

to cooperate every day in the year with those city officials who want to make honesty easier than dishonesty, competence easier than incompetence?

Interest once in four years is not enough. Not scolding, not revenge, not enthusiasm, but information is needed—accurate information for everybody about the work of city departments.

To Help Every Day in the Year

send your share of \$100,000 or request for further information, to Bureau of Municipal Research, 201 Broadway. Privately supported, spends \$100,000 a year through engineers, accountants, health, and school investigators, etc., to promote efficient government.

Bureau of Municipal Research
201 BROADWAY

felt justified in being party to was the advertised vital message. Unless we were willing to spend our money on advertising for the good the advertising would do without any reference whatever to the amount of money it would return, I thought we ought to raise money some other way. The result was an experiment in paid advertising of good causes which reached a dramatic height in the summer of 1906 when fully 6,000,000 pages of magazine advertising carried "Little Joe's Smile" with its successful appeal for outside sea air treatment for bone tuberculosis.

In its report for 1910 the New York Association for Improving the Condition of the Poor gives a chapter to its experience in appealing through paid advertisements and shows that in return for \$1,500 thus spent it received about \$11,500. Those familiar with the cost of appealing will recognize in this an extraordinary return.

If it is worth while for benevolent agencies to spend money to prepare occasional articles for newspapers in support of their appeal for funds, it is worth while to spend the money to tell their story over and over again so that it will be just as easy for people to know where to get relief or where to give relief as it is to know where to buy bonds or bargain furniture.

It is the quack's reiteration, not the quack's lie,

AGGRESSIVE EVANGELISM EVERY DAY IN THE YEAR

that succeeds. Many charitable enterprises are now testing the truth of this statement by paid advertising in street cars and on billboards side by side with headache cures, etc. The following appeared in the New York World:

WANTED—College students to serve as volunteer, (non-salaried) leaders of boys' social clubs at the Educational Alliance, East Broadway and Jefferson Street, New York City; please communicate with Educational Directors.

WANTED—A physical training teacher and playground worker; must be single man, thoroughly competent.

Agencies that want money more than educational results will probably find circular letters mailed again and again to the same list more productive than paid advertising. Agencies with very limited programs will find it rather embarrassing to ask the attention of all newspaper readers to such limitations.

But any benevolent cause which depends for its success upon public understanding and public co-operation will find paid advertisements to newspaper and magazine audiences profitable investments. Take, for example, the baby saving campaign in New York City. Last year about 10,000 babies were cared for in the milk stations. Possibly 10,000 more were visited in their homes and their mothers given enough instruction to warrant the claim that they were benefited from such instruction. Thus of 150,000 young babies alive during the summer only 20,000 were directly reached through public and private agencies. The other

130,000 were treated through parents, without help, or by private physicians. The health department and private agencies had no means except the newspapers of affecting the character of private service given by private physicians and parents to the 130,000 who were not reached by milk stations and house to house visits.

Yet it is no exaggeration to say that for every baby who was brought through the summer because of the direct intervention of the health department or milk station nurse or physician, at least one other baby owes its survival indirectly to the same educational work. Thus "over the shoulder" of the poor baby can we help the well-to-do and the not-quite-so-poor.

This indirect educational work for which the poor baby serves as a fulcrum is more important than saving the babies of the poor, because it instructs those who surround and who, in turn, instruct both rich and poor.

Any and all advertising of benevolent work that does not carry with it an educational message for those not included in its direct service, will miseducate the public, will do more harm than good and may be justifiably prohibited by society.

For example, in the hot weeks of August, 1911, long advertisements surrounded by reading matter invited the attention of readers to the suffering in New York tenement homes and to the opportunity to carry thousands of mothers and children to sea-

shore and country. There was a distinct implication that what happened to these mothers and children when taken to the seashore would save life and protect them against the summer heat. As printed, there was hardly an advertisement that did not give a wrong conception of fresh air work and of city conditions. Without an increase of one dollar in the expense, and while still increasing their efficiency, it would have been possible to make each of these notices truly educational.

That advertising relief encourages pauperism was maintained at the Philadelphia conference of charities and corrections in 1905 by the old guard of orthodox charity workers. In reply it was urged that the rich and the charitable agency had no moral right to shift to the poor its responsibility for wise distribution of relief; that the coming of more applicants need not of itself incur an additional dollar's expense for relief or encourage pauperism if the society gives only what relief is needed; and that if relief is needed knowledge of where it can be obtained should be as free as knowledge of the three Rs.

A WIDOWED MOTHER'S RENT.

Two years ago a widow with a boy of 12 and a girl two years younger was thrown on her own resources by the death of her brother who had been caring for her and the children during the five years of her widowhood. Through her own efforts and some outside help she has kept the home, and now, by working four days a week as a cleaner, she is earning \$6. This, with the groceries which her church gives her regularly, makes her income for food and fuel adequate. The rent of the home—the same four rooms in which she began house-keeping—must be provided for. The Charity

Organization Society asks for \$120 to continue to meet this rental until the boy can get his working papers—about a year hence.

Gifts may be sent to the office of the society, 105 East Twenty-second Street, and will be acknowledged.

The society acknowledges with thanks the following contributions received in response to previous appeals in *The Times*:

Isaac Denby, \$5; Mrs. F. C. Whittelsey, \$10; J. H. F., \$10; Anonymous, \$2; Dr. D. G. Elliot, \$10; Anonymous, \$5; Mrs. Z. B. Carter, \$10; Cash, \$2; H. C. J., \$1; H. L. T., \$2; J. L. M., \$2; Mrs. Thomas R. Almond, \$10; M., Jr., \$50; Anonymous, \$3; A Business Woman, \$1; Mrs. H. F. Clark, \$1; J. H. S., \$15; Mrs. Robert Stobo, \$3.

Effective Education and Advertising

Paid newspaper advertising is more equitable than free newspaper advertising that goes by favor rather than by importance of service. In most communities a very small minority of charitable enterprises have access to newspapers which, like individuals, tend to give to those who have rather than to those who need. An agency that has been in the habit of receiving free space will get it more easily than a new agency, regardless of the relative usefulness of the two causes. For example, in many cities the associated charities has free space for its appeals for individual cases of need and for acknowledgment of gifts. If we come back to the origin of this practice we find that newspapers take these items partly because they are news and partly because the associated charities is naturally supposed to be organizing the relief of all other agencies in the city. Therefore, in printing its appeal the newspaper thinks it is acting for all agencies when, as a matter of fact, several thousand dollars

worth of free advertising is given yearly to one of a number of agencies competing for public attention and support.

Reading the free appeals and gifts by the associated charities or other agencies that get free space makes rival societies feel that they too would like to get space and money easily. They find that special stories in the newspapers bring money from heretofore untapped sources and they then consider systemizing their publicity work.

Sooner or later every charitable enterprise that is not endowed comes to value if not to over-value newspaper publicity. It is thought to nourish the interest of trustees and directors, to supplement personal or circular appeals and to bring legacies. If this last possibility has not been sufficiently understood by agencies, it is because we have not appreciated the extent to which will makers, and the lawyers, physicians or friends who influence them, owe their preference to newspaper discussion.

Three principal methods of systematizing newspaper publicity are: (1) to engage an executive officer who has been a newspaper man or who has shown capacity to get newspaper space; (2) to hire a press agent; (3) to pay for space. None of these methods puts a stop to lobbying with newspaper managers and reporters or patronizing special story writers by social favors and personal gifts.

Quite a business has been built up recently by

press agents in the pay of charitable enterprises. One institution sadly in need of funds appropriated \$4,000 for securing articles about its work not in New York newspapers where they would be read by those who would support this work, but in the newspapers of Texas, California and Maine. This on the theory that out of town mention would attract the notice of local exchange editors and make them feel that any work which was of such interest to other cities would justify publicity at home. Then, too, the out of town clippings could be used in direct appeals to local givers.

This method I have always opposed for the reasons indicated by the following incident: A press agent came to me and wanted a retainer to do publicity for fresh air work, relief, hospital for tuberculosis, physical welfare of school children, etc. He showed me 57 columns which he had persuaded New York newspapers to print regarding a certain activity that at the time was reaching 50 children. When I suggested that this was 56 columns more than the work justified he replied, "But the point is, I got the space." I then asked him to notice one other point — a most important point — that getting space in excess of an activity's merit is apt to open that activity to ridicule and to suspicion of pull, insincerity and ignorance, and what is even more serious, to undermine the moral purpose of its work.

Instead of hiring a press agent to talk about

work from the outside, we engaged a man who started at the bottom to do each part of the organization's work, so that when he later was detailed to publicity work he had in mind the needs of the work and not "space."

Advertising will sell anything no matter how great a fraud, but advertising fraudulently or superficially will not remove causes of distress or social maladjustment. It will never be known what handicap has been imposed upon social progress by benevolent agencies that advertise the imaginings of pen artists, as in cases of disaster or the invention of a slum photographer for typical relief cases. My colleagues among those who have written appeals will remember not an instance nor a score of instances, but veritably hundreds of instances where "cooked up" illustrations have been put on appeals for hospital relief and fresh air work, that have gone so far as to use in one city a picture that has proved successful in another city and have "swiped" phrases as denizens of the slums are said to swipe gold tooth crowns or other ornaments, or as fraternity men exchange neckties without asking.

Given a situation where rich men are seeking the facts about needs-not-met, spurious "charity" advertising will be its own defeat, while definite reiteration of important fact will bring the support needed.

Demanding Evidence: The Evil Repute of Investigation

Investigation invariably means more help in the aggregate, not less. An uninformed friend is a fickle friend whether that friend be private donor or voting public. Evidence is the foundation of intelligent giving and persisting sympathy. Friendships may safely be founded on personal liking; social remedies require evidence. No greater kindness can be shown to any cause than to ask it, and give it a chance, to make out its case. No greater compliment can be paid to any donor than to assume that he will refuse to give until he knows what his gift will do.

We are educated to see that doctors must diagnose before they prescribe; that teachers must question before they teach; that builders must survey before they can build. We smile at the volunteer who pestered a lame girl to take a sure cure for her limp, until told that the reason the girl did not want to go to the hospital was that her leg was wooden. One volunteer working on our 'letters asked, at the end of her first day, the privilege of sending \$150 to a woman, about to be a mother, needing medical care, clothes, etc. Upon questioning she learned from the woman's pastor that the appealer was liv-

ing on one of the best streets of her city and needed no outside help.

Only by investigation was the working girl who was *in desperate need of money for myself and mother* found instead to be in need of the immediate care of a nerve specialist.

As one bishop wrote, *The chief difficulty I have with persons of wealth is to secure their investigation. We have a proposition which can stand the closest scrutiny. The need for such a school exists. We have done our part. We invite investigation. As a result our appeal on every side is ignored or refused. Will you kindly give me some hints as to how to have the subject of this school presented so as to get a hearing or investigation?*

A gentleman was once saved \$1,000 by being told the facts about an "evidently cultivated woman who had been disappointed about the receipt of certain funds and wished the loan of a thousand dollars on furniture insured for \$2,400." Yet to this day he does not believe in investigation. Fortunately, he can afford his belief. Most people cannot. Society cannot.

The 100% Cue

To have it known that large givers, as a class, prefer to give in ways that deal with 100% of the problem for 100% of a community, will cause all who read and think of large giving to wonder what 100% of each problem is.

For reasons already noted, givers will never look for 100% of their opportunity unless it is made easy for them through the massing of needs by a clearing house of appeals.

“All the King’s horses and all the King’s men” cannot make 3% as big as 100%, although appealing technique will show the important relation of 3% to 100%.

Gifts of scholarships to exceptional children cannot take the place of informed interest in public school systems. Red cross stamps are a weak substitute for campaigns against tuberculosis, although welcome aids. Two Swedish servants can be taught the English language more economically than through the evening service of a talented college woman who knows her city’s health needs. Letting fresh air into one room for anæmic children while plans are drawn for 20,000 children who will never get fresh air, is a cruel way of befriending children. Equal pay is not worth more to any city than honest and efficient government, notwithstanding the position taken by New York City’s teachers in doing their best to secure the passage of “Equal Pay’s” companion-charter, which would have done more harm in one year than school instruction in civics and ethics could overcome in a generation.

It is perfectly obvious that we cannot get along without the minor forms of philanthropy. But it can be made quite as obvious that so-called minor forms of philanthropy, so far as they are actually

required, do not lose their significance by being set against a background of 100% and fitted into a mechanism for providing 100%. It is natural that one link in a chain should be tempted to ask the privilege of being separated from the chain and of being put off by itself where it will have an absolute instead of a relative value, and where it will run no risk of being called the weakest link. But it just happens that the weakest link in a chain loses its entire significance when it falls outside the chain. Not only does the chain cease to be a chain, but the link ceases to be more than a potential link, whereas, while in the chain, it has whatever importance attaches to the chain itself.

A society for giving food and clothing is one of the crudest forms of altruism. Yet that form of relief is absolutely indispensable to the successful working out of large business, city planning or universal education. It is only when a relief policy is determined without reference to other obligations of society that private relief work becomes of relative unimportance.

Appealers are beginning to see the strategic advantage of appealing to 100% of a man's interest or of feathering their fractional arrow with 100% of a movement's attraction. Every industrial institution calls itself a young Tuskegee. To secure backing for her son one woman asks Mrs. Harri-
man to give money to reach every side of the child's life for health, education and recreation.

The University of Oregon did not weaken its appeal when it asked not for the university, about which definite facts were given as to cost, revenues, etc, but for *Oregon, the land of opportunity where the future looks large and history is making*. On the contrary, its statistics of Oregon's industries, fish catching, Oregon fruit, taxable property and dairy output make the reader agree that to *place a strong, well balanced educator in the chair of political science*, in the heart of the state's philanthropic and government institutions, is among the *opportunities that await those who seize them*.

One does not lose interest in a handful of anæmic children given hot lunches when told that in the *elementary schools even the 14,255 subnormal children* (those suffering from mal-nutrition, enlarged glands, tubercular or mentally defective troubles) *do not have hot lunches*.

The difference between looking at social problems from the standpoint of *my work* and from the standpoint of *all the work* is that starting from my work I find a large number of people and agencies in the road blocking my success; whereas if I start with a picture of all the work that needs to be done, other agencies see that they need me and I am overwhelmed with the realization of how much I need them.

Nobody pictures all of New York City's relief problem because we are now compelled to think of societies instead of society and to center our inter-

est in the agencies wishing funds instead of the individuals needing relief, and in fractions of the relief problem instead of in general conditions of which the relief problem is but a symptom. An effort to picture 100% of the relief opportunity was made by me in 1907 in a brief which I shall be glad to submit upon request.

Not infrequently people doing an admirable work deliberately accept a small segment of the circle on the ground that they are unable to give personal attention to work compassing 360 degrees. An over-busy trustee once suggested that the municipal research movement stop growing in spite of calls from all over the country and increasing calls from New York City, because he had reached the limit of his personal power to participate in the work. This is one reason for the chopping up of philanthropy's field, and can be disproved by nothing except 100% pictures. A view of the rest of the circle will gradually put directors of philanthropy in position where they will be embarrassed if they cannot prove to themselves and to givers that their own work is indispensable to rounding out the circle.

Mr. Rockefeller's secretary asked several men in the spring of 1911 whether it was really possible "so to divide the field between public and private philanthropy that 100% of the job could be done." My reply is true of all fields and of all philanthropy: it is infinitely easier and cheaper and more gratify-

ing to discover and do 100% of what is today seen to be necessary than to temporize with small and conflicting fractions of the whole opportunity. Neither rich man nor poor man has ever asked enough, or expected enough, from the other.

Lodging Responsibility Where it Belongs

Givers will be less apt to mis-distribute the balance of responsibility among private and public agencies when 100% of obvious needs are advertised. The very rich have no right to relieve the not-so-rich of a share in giving or to drive responsibility around from one public or private agency to another, as if playing battledore and shuttlecock. I have already mentioned the New York Milk Committee's original appeal for \$82,000 to give milk relief in its milk stations and the later assumption of responsibility for giving this relief by the three large agencies that were already raising funds for just that purpose.

Because truant officers are inefficient is a reason for making them efficient and not for giving truancy work to an outside visiting teacher. Tardiness of relief societies in helping hospital patients is a reason for accelerating relief societies and not for starting relief funds in hospitals. Ignorance of parents regarding the care of babies and school children is a reason for instructing parents and not for delegating the duties of parents to school

boards. An error in computing the percentage of teachers' salaries necessary to establish a pension fund is a reason not for Mrs. Harriman's making up the deficit, but for showing the Virginia legislature how to correct its error.

The fact that a donor can do so is no reason for giving more than his share. For example, in New York there is a Saturday and Sunday Hospital Association which makes appeals to all trades, all church goers, all newspaper readers. For a handful of people to give all the contributions to this organization would be unfair to the work and to all possible givers. Whatever a donor's rightful share, whether \$1,000 or \$50,000 a year, this rightful share should not be exceeded. If a donor wishes to do more without hurting, the best way would be to ask for a list of things needed but not included in the general appeal, or perhaps to contribute toward the expense of appealing more widely for hospitals, publishing results which will help get money, etc.

The fact that educational systems have failed to develop industrial and vocational schools is a reason for putting energy into the establishment of such schools under such systems of education, and is not a reason for starting private and church schools on an infinitesimal scale. The fact that government philanthropy has an unsavory reputation is a reason for eradicating "politics," and not for relieving government of its responsibility for

EFFICIENCY

SYMPATHY



FAIR-PLAY

Loaned by Society for Prevention of Mendicancy, N. Y. City

One solution of the
Crippled Beggar Problem

Our Watchwords



From photograph—Baltimore Newsboys Association

APPEALS WITHOUT WORDS

efficient departments of charities, corrections, placing out of children, etc.

There is one other responsibility which should be kept where it belongs, namely, the rich man's responsibility for initiating public improvements of which he sees the need. Responsibility is commensurate with vision. Men of means may not shift to social workers responsibility for executing programs. When asked recently to furnish \$5,000 with which to lodge responsibility for efficient schools upon a certain state department of education, one wealthy man replied, "I cannot do everything." I could not resist suggesting that "money could." There was a case where the accident of one man's temporary absorption in already assumed burdens did not entitle him to shift responsibility for buying service which he saw was needed, which he knew money would buy, and which he admitted he had the money to buy.

For one class of failure in philanthropy rich men and women cannot shift responsibility, i.e., failure due to the inadequate backing of leadership known to be efficient. The notable results that have been effected by the great foundations did not grow out of a parsimonious policy of giving about one tenth what was required each year. On the contrary, Mr. Rockefeller said to the General Education Board: "Here is \$2,500,000. Let me know what you do with it." When they described what they had done he gave first 10 and then 30 millions more.

He did not say to the Rockefeller Institute of Medical Research, "I give you \$6,000 toward such fund as you may be able to raise by passing the hat." On the contrary he gave it \$1,250,000. Similarly, he did not say to the people wishing to eradicate hookworm, "I will be glad to give \$1,000 toward your admirable campaign. I hope you will not waste any of it." What he did say was, "I want to make a test of discovering and eradicating the causes of hookworm. I shall not expect this work to be done in a day or a week or a year. Because I see this opportunity I have a responsibility not shared by those who do not yet see it. I give you \$1,250,000 with the expectation that the public will do its share through health boards, boards of education and newspapers when the time comes for applying what you discover." For the phenomenal results and the public's unexampled response send for the reports of the Rockefeller Sanitary Commission, Southern Building, Washington, D. C.

One of the tasks which Mrs. Harriman has accepted for herself is to help prove to communities that as communities they should not rely upon a few private givers for doing by retail what is needed by wholesale through tax supported government agencies for health, education and philanthropy.

Only a clearing house can enforce each community's right to relieve local distress and to learn of local opportunities for giving wisely. State and city officials have written in reply to our inquiries

that there is no reason why persons needing help should apply outside their district. In places where outside help seems indispensable it will usually be found either that government agencies should be enlisted or that men and women of wealth with residence elsewhere are insiders in responsibility because of income derived from that locality.

1910 BUDGET

Public Hearings Are Not Over!

The Mayor has granted another,

TO-MORROW, 10.30 A. M.

meeting taxpayers more than half-way on the tentative budget.

The Board of Estimate will file the Budget within three days. It will be published in detail in the

CITY RECORD

which is the official city newspaper, and will cost you just as much as a copy of *The Evening Post*. You can buy it at the newsstand in the Park Row Building, or at Room 2, City Hall (north side).

\$.03

to learn all about

\$163,500,000!

WHY NOT?

DON'T FORGET TO-MORROW!

**Watch This Space
For Daily Information**

Various Accesses to the Rich

Appealers covet other access to the rich than the personal or circular letter. So we have in benevolent circles a veritable spider web philosophy about different accesses,—the secretary access, the friend access, the family access, the lawyer access, the doctor access, the minister access, the news item access, the paid advertisement access, the social function access — luncheon, dinner, commencement exercises, reception committees,—butler access, lady's maid access. And the greatest of these is the secretary.

Just in proportion as the general public knows about community needs not met and efficient methods of meeting needs will it matter little who are "next to" the wealthy. Naturally it is unimportant who knows a rich man best, just in proportion as he makes up his own mind and bases his conclusions on evidence sought from a wide field rather than from immediate acquaintances.

So long as givers let other people make up their minds for them, raising money, like giving money, will be little less than gambling. It will go according to no laws, and efficiency in work will really be a disadvantage in a competition where irresponsibility and incompetence may make unfounded claims and play upon the weakness of the individual giver. Until givers make up their own minds, the strata-

gem of access is of great importance to those who are willing to raise money by other routes than information.

The Secretary Access

It will always pay to make the best possible use of the secretary access. One of the first qualifications of an executive officer of the up-to-date charitable agency is that he shall be able to get “next” to the secretaries of potential givers.

Do not make the mistake of letting the secretary know that you think he “will not do.” If you happen to find him in it is much better to make a confidant of him than try to get back of him. Your chance of entrée is almost nil if you affront the secretary either by marking letters *Personal* which you know must go by his desk, or by failing to communicate to him what passes for a message or a frank inquiry when you unfortunately stumble upon him. Secretaries pride themselves on their success in “taking it out of” great men and little men who try to “go over their heads” to their principals. You can always afford to send the biggest men connected with your work to interview the secretary of any giver you are trying to reach.

There are two real dangers in connection with secretaries that are not connected with letters of appeal, namely, (1) that those having first hand contact with the facts will gradually want to determine the ultimate use which shall be made of the

facts, and (2) that the susceptibilities of the secretary will tempt him to play favorites. A frank discussion of the problem of giving from the standpoint of the secretary access would be worth while because it is unquestionably true of many givers that their decisions, rejections and gifts are the result of wire pulling centered not on themselves but on their secretaries. One nation wide need that I failed to include is a training school for secretaries to rich men and women.

The Family Access

The family access is not worth while as a rule (givers must live peacefully and without suspicion with their families). It is better to spend lunch money or other methods of indirection, upon secretaries, professional advisers or subordinate employees than upon members of the family. Take pains, however, that people in the household are kept informed and interested.

Valet, lady's maid, subordinate employees of household and office are all requisitioned into service as accesses. There are many little ways in which they are influenced to repay superfluous courtesies.

The Professional Man Access

Nothing could be more natural than for rich men and women to seek advice regarding public gifts from the professional man — lawyer, doctor,

minister, dentist,—whom they expect to be disinterested. Because no handful of doctors and lawyers can have a monopoly on rich men's acquaintance, the safest way for uplift work is to make sure that all professional men are sufficiently familiar with all kinds of social work. Then they will feel that it is not professionally proper for them to lobby for their particular favored benevolences, or to conceal from their rich friends a knowledge of competing agencies or of work in collateral fields.

Instead of trying to win away from organizations the ministers, lawyers and physicians who have been made partisans, try to interest lawyers as a class, physicians as a class, etc, in your particular work. Finally, aim to help those who are able to give, to be independent of advice from physicians and lawyers. Teach them how to detect personal interest if their professional advisers give them views, instead of information, when questioned about benevolence.

Nothing, except to have information about benevolent work, will prevent incidents like the following: A lawyer called me on the telephone to say that he was wording a will for \$150,000. His client had no plan whatever and had practically asked him to assign this money. He did not feel that it was fair to the client to put all these eggs in one basket, nor did he want to feel that he was promoting his own interests. He therefore asked for a list of agencies doing work for children.

Another lawyer told me that he had just drawn a will for \$3,000,000 for a client who wanted to give all of it to a certain institution that was "so near dead that all it needs to kill it outright is to wake up some morning and find that a friend has died and left it \$3,000,000."

The News Item Access and the Paid Advertisement

Facts circulated among all shapers of opinion, lecturers, writers, club leaders, teachers will take the present premium from the different accesses by indirection.

One of the most interesting parts of my experience with these letters has been my contact with representatives of colleges and civic agencies who, after being told that we had nothing whatever to do with Mrs. Harriman's giving, asked us for advice as to "how to reach her" or "the best person to go to in order to get at" Mr. A. or Mr. B. I advised everyone not only as a matter of ethics but as a matter of tactics, to approach Mrs. Harriman directly. In urging this same course with other givers I realize that, while the principle may be sound, there are still many givers who prefer indirection, just as there are many men and women now responsible for raising money who are dependent upon indirection for their success.

The emancipation of donors from access by indirection is another nation wide need that the clear-

ing house for appeals will help us meet. The other day a man showed me a spider web plan which his literary skill and study of psychology were enabling him to construct and make attractive to several large givers. He was counting upon an elation which rich men and women are supposed to feel as they picture themselves in the rôle of deciding other people's destinies. Yet there is now no way to warn his quarries except through an impersonal editorial or chapter like this that they are being analyzed like biological specimens and made ready to be victims of various spider web plans. Thus, in many a benefaction announced at some public function under the spell of enthusiasm, with all the appearance of spontaneous generosity, the rich man's part in the play is merely that of Polonius.

THIS enterprise has no debt,
but it **has** needs.



If Christian colleges are needed **anywhere**
in the **United States** surely Utah needs one.

The Mormon Church has many academies
and two colleges, where every teacher is a
Mormon and every student is required to take
a course in Mormon theology.

Scientific Management in Volunteer Public Service

Waste is a result of method rather than of motive and is to be cured by method not by motive.

There are few cities that waste as large a proportion of their resources as does the average housewife. With all their defects, politicians have worked out a more efficient machinery by which all of us can coöperate in matters of government than have volunteer agencies for accomplishing the purposes of women's clubs, merchants' associations, voters' leagues, etc. In no relation have men and women departed further from the principles of scientific management than in their public giving, whether of money or of service. To inoculate volunteer agencies with the virus of scientific management and to inspire them with the gospel of efficiency would be one of the continuing services of a clearing house for appeals.

The New York Child Welfare Exhibit of 1911 has been so widely advertised, has spent so much money, has had such a vast opportunity, and represents so many tendencies in giving, that I am venturing to use it to illustrate the need for scientific management in volunteer public service.

On its board were represented the principal welfare agencies of New York City. The members of its working committees were identified with every

kind of child caring work. To judge from the prospectus of this exhibit and the imposing names on its letterhead, there was every reason to believe that a 100% picture of children's needs and work for children would be given.

There were several men in New York who, in five months time and with \$5,000, could have produced a better description of New York's work for children than had been produced by the expenditure of 25 months and \$100,000.

Because I believe that there is little hope of efficiency and honesty in government and in community efforts to do away with community evils, so long as those engaged in private philanthropy believe that harm will result from admitting past incompetence or error, I am relating at length a number of incidents that have to do with this Child Welfare Exhibit. They are typical of things happening in individual philanthropies, as well as in government offices.

Twice did the Child Welfare Committee, with its eyes wide open, decide not to hold this exhibit of children's needs at or near the time when New York City's government was considering its method of meeting children's needs—that is, preparing its budgets for 1910 and 1911.

The first decision was made on the ground that the money raisers for the Child Welfare Exhibit expected to get a good part of their help from persons who would be suspicious if the Child Welfare

Exhibit were to be connected in any way with the city's responsibility for using the knowledge to be gained from the exhibit.

The standardizing was done, not when plans were made, but when the time came to put the exhibit up, so that screens for various private agencies and for the central committee, which cost thousands and thousands of dollars, were never used.

Had the exhibits by the health department, board of education and public libraries — already better shown the preceding October at the official Budget Exhibit — been subtracted from the Child Welfare Exhibit, it is doubtful if the managers would have had the courage to open the exhibit. Had the school children not been literally taken to the exhibit by orders from headquarters — orders withheld at budget time when their attendance might have helped secure money for school — it is doubtful if the total attendance over the month would have been one-fifth as large as it was.

The point I am urging is that the inefficiency and extravagance in this case were not necessary and accidental, but were actually seen in advance by many of the men and women who gave their names as managers, if not by the men and women who gave the money. I told a responsible officer of the finance committee eleven months before the exhibit was given what would certainly happen unless steps were taken to secure greater efficiency in management. They were told by other men and women

who knew and who gave conclusive evidence; they were told by their own employees; they saw it when they went to committee meetings; they saw it when they were forced to announce repeated postponements; they frankly discussed it among themselves and with many outsiders; and yet, because of a tradition in private giving which makes the public tolerant and the spender apologetic, the public and the givers in New York were prevented from learning the truth.

One of its officers said to me that he was praying that one person who had given them a very large sum of money for the exhibit would never learn the facts about its use, particularly about the deficits. I replied that I thought it was a very great mistake, and unfair not alone to the giver but to the millions whom he might help if he gave wisely, not to let him know that in this particular instance the methods employed were such as largely to defeat the very purpose of his giving.

Strong as the following statement is, I am prepared to support it — that in six years' investigation of public spending, including a number of departments managed by so-called Tammany healers, the Bureau of Municipal Research has never found a wider gap between what might have been done with the money and what was done, than was the case with the Child Welfare Exhibit. At the very time this exhibit was incurring deficits at a rate which would mean millions in city expenses,

Mayor Gaynor was promising to dismiss any department head who exceeded his appropriation.

Conclusive evidence of this is the work done by the Chicago group who brought the New York exhibit out to Chicago. They saw the need for doing what was not done in New York City — giving in one column all that Chicago's children needed, in the next column what Chicago's children were getting, and in the third column what remained to be done for Chicago's children.

For a few hundred dollars an exhibit was given at Princeton, N. J., in connection with the New Jersey State Conference of Charities and Corrections, which left more definite ideas of work to be done than could have been gathered from the hundred thousand dollars spent on the New York exhibit.

On the executive committee were prominent lawyers; editor of a magazine of enormous national circulation; two members and one examiner of the board of education. On the special committees were the leading names of the respective related fields.

It is a practical certainty that there never will be a cost account rendered of New York's Child Welfare Exhibit.

Everything that I have said is quite compatible with the admission that the advertising of this exhibit by the newspapers and the attending discussion of the things that ought to be done for children might have justified an expenditure of millions of dollars. This answer is no more relevant than

that extravagance and incompetence in church and mission work should go unchecked because a human soul is priceless, or that Tammanyism of whatever party of whatever city is defensible because the city is growing prosperous and beautiful.

One Hundred Words About Winona's Finances

- ¶ Thorough examination, Books and Accounts, made last Fall :
- ¶ Not only no dishonesty or seeking for personal gain, but on other hand work of Association carried on at considerable sacrifice on part of most of officers.
- ¶ Certain assets can be disposed of without injury to work of Association.
- ¶ Plan for re-financing has our entire endorsement.
- ¶ Current receipts of Summer Assembly now sufficient to meet operating expenses.

Certified Public Accountants

April 2, 1912

The Budgets of Private Philanthropy

When a New York millionaire plans an automobile trip through the Berkshires, Brittany, the lake regions of England, he is able to consult a road map. If that same millionaire wants to give away \$5,000 or \$5,000,000 he must work without a road map.

If a New York millionaire wants to invest \$5,000 or \$5,000,000 in dividend bearing stock he is able to consult a stock list which gives the essential facts regarding hundreds of opportunities for investment, or he can go to a broker who is just as willing to buy for him one stock as another. If that same millionaire wishes to invest his money in practical philanthropy, education or civic betterment he can find no list of opportunities, and heretofore it has been next to impossible to find an "opportunity broker" who was both able and willing to give information without attempting to influence the investor's decision.

The motorist, bicyclist or pedestrian tourist does not ask the manager or proprietor of a Swiss hotel whether that hotel offers the best accommodations on the road; instead he consults a road map. But in the majority of instances if he wants to give away money, he is compelled to seek advice from the people who want and particularly need his money.

A New York business man can get impartial help in discriminating between conservative and non-conservative business investments. When he invests in philanthropy, however, the only list that he finds available contains conservative and non-conservative, efficient and inefficient, necessary and unnecessary, obsolete and progressive; in fact, the introduction to this list warns him in full-faced type that "while an effort has been made to exclude frauds, the fact that an agency is found in the Directory should not be taken as an endorsement of it, nor as a guarantee of its efficiency and usefulness." If he sets out to learn the relative effectiveness of the several hundred agencies listed, he must turn either to persons responsible for raising money for those agencies, to "friends in court," or to some one agency prevented from seeing the situation as a whole by its own need for funds and its own responsibility to a small group of trustees or contributors.

In philanthropy, as in motoring or in stock buying, the guide cannot show what the guide does not know. As yet no guides and no users of guides have tried to learn and to put into one picture a list of opportunities for giving. Thus our giving has been largely in the dark. And we have been compelled to think in the dark about giving, or else to give and to think about giving in the blinding light of partisan statement.

The results of this work in the dark have on the

whole been less satisfactory to the giver than to the charitable agency. The giver has too often bought disappointment and while there are a few princely givers — men and women — they would probably be the first to admit how harassing is the problem of giving and how unsatisfactory the conditions under which they give. Counting out this handful of men and women who “give to everything,” it is true that not one man or woman in 1,000 and not one millionaire in 100 begins to give what he ought to give and what he would enjoy giving if his intelligence were appealed to as well as his pocketbook.

It has been customary to blame the giver for this condition, but after studying methods of appealing and giving in this country for a number of years I am convinced that the trouble has been with our appealing rather than with our giving. We must make it as easy for the giver to learn about needs not yet met as it now is for him to learn where there are unimproved properties on which to build country estates or charming bungalows.

In other words, the giver needs a broker who will furnish him the kind of information with regard to opportunities for giving that the stock broker furnishes with regard to bonds.

Better still, the giver needs an attorney who is jealously studying opportunities for efficient giving, as heads of charitable agencies are acting as attorneys and personal representatives for their agencies.

We have organized our appealing in such a way that while the charitable agency is always represented and the beneficiary is sometimes represented, the giver is almost never represented. It is not even assumed for the most part that the giver is as anxious to give as the beneficiary is to be relieved. Of course, in many instances this would not be true. But it is true that the proportion of givers who really want to give is greater than the proportion of beneficiaries who want to be helped in the particular ways that so-called scientific charity is willing to help.

A list of alternatives, more than anything else, will help us base giving and appealing on the assumption that men who have money to give want to give, and are willing to pay for the pleasure of giving wisely.

Taking money from a rich man for a so-called good cause, without presenting alternatives to him, is not much higher in the ethical scale than taking money from a poor man by means of a monopoly.

There are six sets of plans and needs which should be worked out as road maps for givers, i.e., "budgeted":

1. 100% list of municipal needs
2. The budget of municipal needs to be met by public philanthropy
3. The budget of municipal needs to be met by private philanthropy
4. The charitable agency's budget

5. The giver's own charity budget
6. The budget of needs adequately met

Each should be submitted to givers and to the public on the principle of the classified segregated budget of public business now in effect in New York City and recently promulgated for national departments. *Classified* means things of a kind should be kept together, health with health, education with education, special salaries by themselves, maintenance repairs by themselves, etc; or fresh air charity with fresh air charity, etc; estimates should be made in advance of decision in time for discussion; comparative totals should show this year side by side with last year, etc. *Segregated* means that changes should be made from original decisions only on the basis of evidence, i.e., sticking to the original plan until shown adequate reason for change.

100% List of Municipal Needs

Before meeting its needs a community, consisting of citizens as taxpayers and citizens as private givers, must first picture those needs. Towering above all other next steps in improving government as well as private philanthropy, is the need for budgeting 100% of each community's needs. For example, the Chicago Child Welfare Exhibit's pamphlet above mentioned which emphasized not merely the attractions of its exhibit and the splendid work done by the private and public agencies there exhibiting but (1) 100% of the work that should be done for

the children of Chicago; (2) 100% of the work already being done for the children of Chicago; (3) 100% of the work not yet done which should be begun.

It is because of their general impressionistic 100% pictures of social needs that socialism and other short cuts to universal happiness show such attractiveness. As the goals aimed at are broken into definite next steps, the picture does not become less attractive but the reform measures do become more practical. No philanthropist and no private or public agency, so far as I know, has ever tried to find out 100% of the needs of a municipality or state or nation. Necessarily, therefore, no one has as yet tried to find out 100% of the work which should be done by government, or 100% of the work which should be done by private benevolence.

The Budget of Municipal Needs to be Met by Public Philanthropy

The greater part of the field served by almost all private benevolences is covered by government, not private agencies. Sometimes private funds play the leading rôle and public agencies supplement. Usually the leading rôle is played by public agencies while private philanthropy supplements, e.g., education, playgrounds, health, corrections. Because the only philanthropy for which all citizens share responsibility is government philanthropy, the individual's budget of municipal needs should start with

those needs which all the public, through taxes, should attempt to meet. For example, every well-informed giver should ask before giving to the cause of education,—How much of this educational work ought government itself to undertake? How much is it actually doing? So the person interested in sick relief should start with the question,—How much sick relief ought government to undertake in my community? How much is it actually undertaking? How much is it actually providing?

WILL YOU ORGANIZE AN EXHIBIT IN YOUR TOWN?

WHO WANTS MORE

INTEREST IN CITY CHILDREN	INTEREST ON CITY DEBT
CLEAN MILK	SICK BABIES
VISITING NURSES	NOT-YET KNOWING MOTHERS
OPEN-AIR SCHOOLROOMS	TUBERCULOUS CHILDREN
PROBATION OFFICERS	CONFIRMED OFFENDERS
TENEMENT INSPECTION	FIRE TRAPS
HONEST WEIGHTS & MEASURES	EXPLOITED PUBLIC
SCHOOL HYGIENE	PHYSICAL DEFECTS
BUDGET REFORM	UNREALIZED SOCIAL IDEALS

DO YOU?

From estimates prepared by health officers, charities commissioners, school trustees, juvenile courts,

etc, the givers should see that a clear picture is had of all that the taxpayers are now pledged to do, and all that they should undertake to do. One purpose of this study of the municipal budget for philanthropic purposes is to show the private citizen what remains to be done from private funds. It will also, however, lead him to appreciate the importance of the public treasury and particularly of the public budget, its methods and restrictions, the time when estimates are prepared and discussed and rejections made, the time when the final budget is compiled, discussed and voted.

Outlining what government should do is part of the duty of every private philanthropy at least so far as its own field is concerned. Effort to estimate 100% of those municipal needs for which government is responsible has thus far made greatest headway in New York City where, for the last four years, department heads, social workers and other taxpayers and citizens have been requested, by special invitation from the board of estimate and apportionment, to participate in compiling and explaining a list of 100% of the needs which should be met through government in what is called departmental budget estimates. These estimates include not only current expenses for the next year, i.e., how much for parks, hospitals, schools, police, attendance officers, social welfare nurses, etc, but also how much for new buildings, new parks, new streets and other permanent improvements needed

A CIVIC MOVEMENT

(Top of an appeal cover)

within five years. For example, in 1912 no less than 150 agencies in New York City were represented in a conference which agreed to work through a single representative committee in outlining 100% of school needs that should be met by the public budget.

After the public budget is voted, the difference between money voted and money needed discloses opportunity for private philanthropy, i.e., requests for 25 school visitors, 10 playground attendants, 24 dental examiners, a municipal reference librarian. For information regarding public needs being met by public philanthropy, address the Bureau of Municipal Research, New York City.

The Budget of Municipal Needs to be Met by Private Philanthropy

The need for private philanthropy in meeting municipal needs is measured by two factors: (a) the difference between what government should do and what it gets done; (b) other municipal needs such as material relief in homes, placing out of children, certain forms of rescue work, settlement work, religious instruction, etc, which public opinion, by ruling majority, at present believes should

be undertaken through private not governmental agencies.

Oftentimes the reason given by public officials for not doing a certain work is that it belongs to private rather than public work. This is another way of challenging private philanthropy to do its part. Again, oftentimes public officials are not yet ready to begin a movement or extend their plans. The discussions which urge taxpayers to provide for new needs in public budgets also help to lodge responsibility upon such private citizens as see these needs to meet them from private funds, until the public can be persuaded to take them over, as is done so often with school needs. (See pp. 387-88.)

With respect to private philanthropy's share, we have reached the point where progress can hardly be expedited unless we are willing to hold private philanthropy rigidly accountable for work done and not done within its sphere, just as we are coming to hold public philanthropy. When private philanthropy knowingly or unknowingly deflects public attention from public administration it may easily do more harm than good.

TO MEET

A CIVIC NEED

(Bottom of the same cover)

The Charitable Agency's Own Budget

Having subtracted what government gets done from what government should do in each field, we can see how much remains to be done by all private agencies in that field. A given agency, such as a hospital, should then measure what it is doing against the total need of the hospital field and should prepare, for what it proposes to do next year, the same kind of budget that a modern efficient city is supposed to prepare for city expenses. In every community there should be some budget making body which will call attention to fractions of each field covered neither by government nor by private agencies. The charitable agency's own budget should contain a definite statement of the amount of each kind of work which it proposes to do, the cost, the funds available for meeting that cost, the amount remaining to be raised, the change from last year in each item, and the reason for each change. (See pp. 122-9.)

Emergencies are provided for by voting a "contingent" or "miscellaneous" or "emergency" allowance. This budget should be voted before any part of it is spent. No change from its provisions should be made without careful explanation and formal vote. Several efficient agencies are now budgeting their plans in this way.

In every case it will strengthen the individual budget to show how much of the general municipal needs it is meeting, i.e., how necessary it is to the

general municipal forward program. The person appealed to, the trustees, regular contributors, and competing agencies, should be able to see at a glance 100% of what is needed, 100% of what the agencies of a class and each agency should be able to do, 100% of what each agency and all of a class combined are equipped to do, 100% of what remains to be undertaken.

The Giver's Own Charity Budget

The individual giver would do well to budget those needs in which he is interested and also his gifts, just as cities and philanthropic agencies are beginning to budget their needs. His list should be specific, i.e., 100% of what I should like to do, 100% of what I am able to do, 100% of what I am doing, 100% of what I am leaving undone.

The way in which so many wealthy people make up their charity lists is well indicated by a phrase which wealthy men on appealing committees frequently insert: "Will you not include this worthy charity when you make up your charity list?"

Makers of such lists complete their giving early in the season and write to late appealers, "I have already exhausted the amount which I have set aside for charitable purposes." So far as this suggests a businesslike apportionment of expenses and a budgetary plan at the beginning of the year to be changed only by a change of facts, it is certainly commendable. But from what one sees of the actual

making of these lists, too often the chief principle observed is that gifts shall not exceed a sum more or less arbitrarily set aside. No pretense is made of weighing alternatives. Thus the accident of a donor's having given five years ago or fifteen years ago last Christmas, after some particular appeal, creates a donation which has since been continued on his charity list and goes on from year to year as a "preferred claim."

One not infrequently hears of rich men and women who keep threatening to have their lists revised,— "I have been saying to my secretary for some time that I believe we had better go over that list." After a recent convert to revision of charity lists and to budgeting charity lists had explained what he discovered in such a housecleaning, another giver in the party summoned up courage to announce that he was giving in sums of \$50 to \$250 each to five of the agencies that the other had found it necessary to discard.

Time and time again I have heard men admit that their benevolences in sums running from \$10 to hundreds or thousands represented little or no personal preference and practically no definite idea of what they wish to have done for their communities or in their names.

Eventually public discussion of public budgets, newspaper discussion of the breakdown of private charity, and the flooding of the rich man by newspaper appeals, would doubtless, unaided, lead a con-

siderable number of large givers to revise their lists frequently and to make an effort to direct their gifts toward work that would not be done except for their giving. But so limited are the means of information now available to an individual giver, and so limited his time for learning about work-not-done by private agencies or by all agencies combined, that efficient giving will never come unless the budget of municipal needs-not-met and needs-now-adequately-met is placed before givers by some agency, such as the proposed clearing house, that has reviewed the whole field.

The Budget of Needs Adequately Met

Excuse as we may and must our delay in providing budgets of municipal needs not yet met, how can we excuse ourselves for not listing at least the needs that are *now being adequately met*? These needs are more numerous than it is comfortable to believe. There is many a cause that is being just as truly smothered by legacies and gifts and enervating attention as are tenement babies by the interminable wrappings of the bambino or by winter underwear in June. Which agencies are thus being slowly smothered may be brought to light only by lists of needs adequately met. Fortunately, disclosing such lists would generally lead to more work rather than less work, and would rouse agencies, public and private, to approximate 100% of their opportunity.

Benefactions Via Tax on Inheritances, Transfers and Incomes

A New York lawyer recently told me of two clients of large means who decided against any public benefactions in their wills on the ground that their obligation to society would be amply discharged through the inheritance tax on their property. What this contribution to public welfare means is illustrated by the fact that in New York state it yielded over \$8,000,000 in 1911, and since 1866 has yielded that state over \$100,000,000.

If the inheritance tax is supplemented by transfer tax to cover large gifts and transfers before death, and by an income tax, the public will soon take in these taxes what it considers equitable. It is probable, however, that inheritance, transfer and income taxes would increase rather than decrease public bequests for the following reason: *Any movement that recognizes income and inheritance as fair subjects of taxation is but one expression of a larger movement which magnifies public welfare at the expense of private property and individual will.* The day laborer, middle man, school teacher help make great fortunes. The spirit of our time recognizes this partnership.

Because money is purchasing power and at the same time power to compel others to labor and

power to restrict others' freedom, the passing on of huge fortunes from father to son or from donor to beneficiary is not a private affair but an extremely important public affair. Mr. Harriman repeatedly reminded the country that the success of the railroads of which he was director depended chiefly upon the farmers and laborers whose products the railroads carried. Profit sharing, old age pensions, inheritance tax, transfer tax, income tax, all belong to the new point of view which maintains the solidarity and interdependence of rich and poor, and which marks poverty for abolition.

The more we recognize these facts the larger will be the super-payments of rich and poor alike above tax requirements. *The more we must give the more we are going to want to give.*

These special taxes, graduated and inflicted according to power to pay taxes, are part of a standardizing process which aims to bring 100% of the rich up to a minimum standard of social accountability whether they want to give or not. Thus these special taxes have the same merit as current taxes for education and health. If we depended upon private gifts to support education, we should have about the same disproportion between the work that ought to be done and the work that is done which we have when we compare private relief funds with the demand for relief. By socializing education,—by taxing everybody for it—we give it a fair chance. By municipalizing medicine shall we

make it generally available and useful. By progressively taxing capital shall we inspire both those who bequeath and those who inherit with zeal for public welfare, for giving to all equal opportunity to be efficient and to share in efficiency's rewards.

New York's two largest inheritance taxes — \$1,-930,000 and \$1,077,000 — probably exceeded the total direct taxes paid by the testators during their entire lives. To help work out and enforce equitable current taxation is one of philanthropy's greatest privileges and duties. Better no philanthropy than inequitable taxation. Better no philanthropy than evasion of taxation by philanthropists. Better no colleges and no churches than that college graduates and church members should be blinded by the munificence of a handful of tax evaders to evils of inefficient levy, collection and expenditure of taxes. Swearing off taxes is a more dangerous form of transmissible disease than typhoid or smallpox. Private giving to be efficient must be a supplement to and not a substitute for paying one's full share of taxes, and for carrying one's full share of the burden and joy of making government efficient and representative.

Dear Sir :

I believe in improving city government via improving its business methods, and am glad to be reminded of **needs** and **progress** as a background for the "police scandal."

I send you herewith my check for.....dollars for work this year on budget analysis and publicity, standardizing salaries, standardizing reports, and other efficiency work.

Name

Address.....

Date.....



From photograph—Cathedral of St. John the Divine



Seabury Society

The Men of the Pews
Are at Work
And They Need
Your Co-operation

APPEALS WITHOUT WORDS

Constant Emphasis Upon Government Agencies

What's the use of giving millions for education if inefficient public officers, by wasting millions, create ignorance? Why gifts for scientific research if inefficient government prevents the application of truth? Why hope for cleanliness and virtue if inefficient government tolerates filth and rewards vice? Whether government is abetting or creating or correcting evils, a clearing house is bound to reflect.

Shall Non-Political, Non-Partisan Work, Already Well Begun, For Efficiency in National Departments Be Continued?

Vast sums are given annually to endow or mitigate by retail the wholesale results of government inefficiency. To a degree which few donors realize, their gifts for hospitals, orphanages, tuberculosis camps, trade schools and institutional churches are made necessary, and at the same time made relatively ineffective, by continuing municipal inefficiency.

Some of what we now call social service is anti-social service; much of it is personal, not social, service; while energies costing untold millions and untold hours are wasted because the possibilities of

social service via efficient government are not appreciated.

No agency engaged in social service can give so much happiness or remove so much wretchedness as can efficient government. Inefficient government, on the other hand, can cause more evil, sickness, pauperism and wretchedness than any other anti-social factor, and more in one year than pamphlets on health, hospitals and popular lectures can offset in a generation. Failure to enforce health laws is a more serious menace to health and morals than drunkenness and tobacco cancer.

Private social service is most productive when it creates and strengthens, stimulates and directs public social service,—when it aims to insure efficient government and to prevent inefficient government from needlessly burdening the philanthropist and taxpayer or from obstructing education and religion.

Social service by private hospitals, anti-tuberculosis and relief societies can never catch up with the anti-social service of a municipal government which tolerates an inadequate health policy or inefficient health, street cleaning, and housing administration. Private interest in delinquent children will never catch up with the anti-social product turned out by a government that fails to provide thorough physical examination of all school children, private and parochial as well as public, and an efficient truancy, juvenile court and probation system.

The inefficient administration of American cities and counties is every year doing more injury to home, character and industry than does alcohol, the social evil or gambling. Inefficient government is the greater evil because, whenever it knowingly or unknowingly fails to remove the causal conditions, it actually produces the weaknesses on which personal and social evils thrive. Inefficient government moves with the momentum of 100% of the population, using energies and signatures of rich and poor, weak and strong, refined and vulgar alike, while social evils move with the momentum of their victims and their exploiters only. In the name of all citizens the schools are probably injuring the physical, mental and moral health of more children every year than private philanthropies are relieving in a generation. The distribution of taxes in the name of all citizens produces more inequalities of character, health and opportunity in a year than churches, schools and philanthropies altogether will remove in a decade, unless directly related to government agencies.

The malefactions of inefficient government and the benefactions of efficient government can be explained to all communities when social workers acquire the habit of including governmental agencies in their definition of social service, and general community needs not met in their public statements of deficits incurred during the period reported on.

The term "social service" is at present monopo-

lized by private philanthropy for reasons that it behooves social workers to analyze:

1. Organized for a class in distress, private charities frequently become interested in a small fraction of the needy ones who make up that class. Few agencies will work for their own extinction. Hence, yesterday's demonstration becomes tomorrow's institution fighting for self preservation
2. Social service groups have not generally applied efficiency tests to their ideas or their methods. Excluding from their picture what they have not done — community needs not met, children not helped, needy families not relieved, sickness not treated — they exaggerate the magnitude and social benefits of work done. Thus children's societies have successfully led many communities to overlook the child saving work of public schools.
3. The evil reputation of party politics has led many philanthropists to shun in work and in reading that which is connected with government. When we want legislation or public subsidy we claim rights as citizens and extol our contribution to community welfare. Duties of citizenship we shift to that outside thing which we call "government," while giving lavishly, as philanthropists, what as taxpayers we refuse. Our aversion to government social service is largely æsthetic, overcome only when the displeasure of dealing with a type of distress outweighs our dislike of politics, as in the case of the insane, idiotic and criminal
4. Neither private nor public agencies have

worked out a plan for utilizing, through government social service, the large number of men and women who now serve as volunteers in private charities

5. Churches and schools have not fully realized that to be thoroughly moral men and women requires that we be efficient and intelligent participators in government
6. So obvious is the advantage of wholesale social service by the city in addition to retail social service by private agencies, that the chief justification of a large part of modern social service is that private philanthropy wants to make a demonstration which will show some next step for government

American philanthropists have worked away from and without regard to government, not because they prefer to help 3% instead of 100%, but partly because they have despaired of correcting municipal inefficiency and partly because their attention has not been called to the possibility of so giving their own money that they can influence public-spending.

American governments are spending every year over two billion dollars. No charitable society ever existed, none should ever be permitted, that could control such resources. When a city officer describes the social service rendered by the parks, schools, water bureau, street cleaners, his message goes straight to the inner consciousness of everyone who reads his statement. When public officials describe social needs not met for lack of funds or for lack of efficiency, everyone listens, heeds and experi-

ences a desire to provide the funds and the efficiency.

Whether government activities are so conducted that they manufacture sickness, crime and incompetency, can be learned by the social worker group. The energies of that group, properly expended, can harness official forces to uplift work, so that a hospital's budget shall be in effect *all the hospital spends plus all the taxpayers spend through the various departments for promoting health, and a social settlement's budget is all it has to spend plus all its city spends*. It will never be possible for the social service group to see the whole of its own field until it sees what government is not doing that it might do with the funds and energies already used or available.

The only agency whose business it is to be on the *constant lookout* for unequal opportunity, unnecessary suffering, preventable and curable disease is *government*, because it is the only agency which in a city, a county, a state or the nation, represents 100% of the souls within its bounds. When government does things wrong, the effects are felt by 100% of us. Millions of dollars are expended annually in the United States by private philanthropists in attempting to do, on a very small scale, remedial and educational work which government should be taught to do by wholesale. To equalize opportunity for education, for health, for earning power, private philanthropy requires the active and efficient coöperation of government itself.

PART IV

A Magna Charta for Givers

IN the growth of representative government the formulation of a Magna Charta has often served a useful purpose. How can I better state what I consider to be your obligation to me than by formulating what I consider to be my rights? Conversely, because rights always impose duties the formulation of a Magna Charta is a helpful guide to great duties.

Giving can never be efficient until a Magna Charta of giving is accepted by both givers and appealers. Heretofore we have thought more clearly of givers' duties than of givers' rights. That is one reason why givers themselves have not thought more consecutively of their own opportunities.

Among the rights of those who give time, thought, money, bounty or taxes the following should be recognized:

The right to give
The right to impose conditions
The right to stop giving
The right to refuse to give

The right to protection against importunity
The right to enjoy giving
The right to give where one's interest is
The right to give one's self with one's gift

The right to initiate

The right to give more ways than one
The right to freedom from self imposed arbitrary restrictions

The right to give interest without giving money

The right to information before giving
The right to alternatives for giving
The right to know 100% about alternatives
The right to question

The right to give without hurting
The right to protection against disappointment when giving
The right to avoid gambling when giving
The right to one's money's worth of result for one's self and one's beneficiaries

The right to reports of results
The right to reports of work not done separated from work done
The right to know the world's experience in giving
The right to expert, unprejudiced counsel

The right to a public informed about giving
The right to give secretly or anonymously
The right to protection against indiscriminate praise
The right to be dealt with sincerely

The right to clearing houses of information about needs, appeals and gifts
The right to grow in understanding
The right to know the relation of each benefaction to government

Does this seem too complicated? Please don't say yes until you have tried it on yourself. If each right seems of itself indispensable, I have not enumerated too many. Multiplicity and differentiation of rights is the essence of progress.

The rich man has the right to enjoy art, but he schools himself beyond enjoying the art of chromos and comic supplements. He has the right to enjoy food, but he schools himself to like what is best for his system. With all the pleasures in the world to choose from, he schools himself to like what agrees with him and with society.

Heretofore the absence of critical discussion of giving has prevented rich men and women from schooling themselves in givers' rights, and has prevented society from attempting to school givers progressively. I believe that the above analysis of the givers' points of view will help givers, prospective givers and public alike to recognize and demand efficient giving.

The right to give is challenged by few. Yet it is qualified by the injunction — So use your own property that you shall not injure your neighbor in the enjoyment of his property.

The right to impose conditions is denied by orthodox philanthropy in theory, but seldom in practice. There is danger of injury from exercising this right in direct proportion to the giver's failure to exercise other rights here listed.

The right to stop giving is conceded by few re-

cipients. Once a donor always a donor is the a b c of charitable appealing. When a statesman mentioned the "hardest thing in public life" to Ambassador Choate, he asked, "Have you ever tried to stop giving to ——?" Givers who are not permitted to stop giving are poor assets for any cause and may easily hurt more than they help.

The right to refuse to give is not recognized by the majority. Rich men and women are no longer excused from giving simply because they learn too late in life, do not know how to give wisely, or believe they give best when they manage efficiently their capital and income.

To a degree which we shall never know, gifts are now made against the judgment of givers, who are unwilling to seem stingy, mean or unsocial. "All appealing (at college) was on the moral obligation basis. Even when asked to pay your pledge you felt it was a favor to the girl collecting it."

The most flagrant violator of the right to refuse to give is the social or parlor meeting where a number of rich persons are brought together under conditions which render it socially impossible to leave the room without giving and giving, too, according to others' measure rather than one's own. It is called "locking the door." So much has this method of raising money been used that cards now frequently read "No appeals." On three different occasions hosts for the Bureau of Municipal Research have made it a condition that there should

be no talk of money. On one critical occasion when the guests themselves wanted to raise money, and came back for the fifth time to the subject of a five year guarantee of \$100,000 a year, an officer of the Bureau asserted the right of others to withhold by refusing to have money further discussed at a social meeting which he had brought about.

The right to protection against importunity is inherent in "life, liberty and the pursuit of happiness." Men and women ought to be able to accept invitations and to talk to people freely without fearing that they will be asked for money. It is a dreadful state of mind in which men and women of wealth, or men and women of known generosity, come to public places, or shake hands with men whom they want to have as friends.

Some method must be worked out by which people will not be continually importuned either by visitors or by friends or by mail. The federated appeals, mentioned on page 300, and the clearing house, discussed in Part III, are planned to relieve this importunity and would be far better methods of avoiding it than schooling men and women to close their minds and hearts to all appeals because they cannot bear the burden of continuous importunity.

The right to enjoy giving is seriously jeopardized by the present chaotic and conflicting appeals and by the lack of consecutive cumulative information which proves that one's giving is worth while.

The right to give where one's interest is, i.e.,

the right to give one's self with one's gift is not incompatible with giving wisely. Most givers still — and will always — derive pleasure in direct proportion as they give from the heart. They insist upon expressing sentiment. Giving must be different from ordinary work or people will stop giving. As one giver wrote in protest against efficiency tests for giving, "There is something in life besides measuring everything by the rule of the almighty dollar,— as has been said once or twice before by various people — and although I am in for practical charity and want my money's worth, sentiment always enters into everything I do more or less."

It is limitation in the appeal, not in the giver or in sentiment, that made this writer believe he could express sentiment better by spending \$500,000 on one small plot of ground where not more than 80 persons can be helped at one time, than by using the same amount of money in all parts of the United States for the benefit of hundreds of thousands of persons in the category he particularly wanted to help.

It is mistaken identity which leads many givers to believe that putting money into a monument of stone or brick is of itself, as one donor has said, "putting my light on a hill." Not every building site is a hill; not every building is a light; nor does every light illuminate the path of progress. On the contrary many building sites are holes, not hills. Many building endowments do not cast their light



Loaned by Music School Settlement, New York City

APPEALS WITHOUT WORDS

beyond their own windows, while the light from others often serves to mislead by giving a false impression of service and safety. Fortunately there is nothing about sentiment that makes it less enjoyable when spent efficiently. Heart plus head gives a deeper, more glowing sentiment than heart alone.

Unwilling gifts will hurt any cause. Gifts are unwilling unless they go where interest is and take the giver with them. I once surprised a man by expressing my surprise when he said, "I am sorry but I have made up my charity list this year." I asked him how he happened to say that to me. He said he supposed that was what I had come for. I reminded him that he had asked me to come to see him to tell him about municipal research and that if, when I finished, he could help giving money, we did not want it. He could not help giving \$1,000 that day, and with the facts before him he has been good enough to help raise some \$50,000 for the Bureau.

Another man sent a check for \$100 which I returned with the statement that the information which we had sent him was not intended as an appeal. He wrote rather testily that when we were ready to accept small sums we might write him. This was when he knew nothing of the work, and was annoyed by a statement which he did not take the time to read. It was easier for him to send \$100. Later, when he learned of the work, he gave several thousand dollars a year for several years.

There is very little sentiment put into gifts by persons who do not cherish these rights. At first blush it does not seem as if they are in jeopardy, when every person known to give at all is importuned to give hundreds of things. Surprisingly few important movements, large or small, initiate with the men and women who give the money, although they have, as a rule, notice of needs and opportunities long before organizations set out to secure their money.

The right to initiate, the right to give more ways than one, and the right to freedom from self imposed arbitrary restrictions: To a man who once expressed interest in a certain new work but was unable to give because he never gives to an agency already receiving general contributions from him, I proposed a "holding" company as follows: "If you will put up the money I will put up the energy from my own overtime to get the organization started and to insure getting the work done, and I believe I can give a bond to guarantee making good."

So far as limiting the number of gifts represents an attempt to conserve the donor's individuality and not to reopen questions settled early in the year, it represents a social saving. But when self imposed restrictions limit initiative, as they do, and narrow a man's interest, as they do, they become a means of closing a donor's eyes and ears and mind to new facts.

But it not infrequently happens that persons whose first giving is prompted by some sentimental or personal interest are gradually edged into a position similar to that of young men and women in the country where inviting a girl to a sociable is notice to all other "fellows" that they must keep away. It is very good for the monopolizer, if he wants the monopoly, but it is pretty hard on the girl. A "steady" giver is at quite as great a disadvantage as the "steady" girl or beau. Every giver has the right to a diversified diet in his enjoyments from giving. Also, he has the duty to sample various forms of giving. Nothing is more obstructive of progress than the cold, self restrictive statement from a man when he is offered a new opportunity to invest in new happiness,— "I give all I can afford to give to —— hospital." Why should a giver tie his hands and limit the expression of his interest?

The right to give interest without giving **money** was suggested to me by an efficient woman giver and worker whose ability to see needs and to organize remedies exceeds her ability to give money. She says, "A well-to-do person is not now able to ask another well-to-do person for a contribution unless willing to return in kind. It makes no difference that I am already giving a little to 20 causes and large sums to five causes, while a rich neighbor is giving to none. She expects me to give as much as she does for any cause which I present

to her." A generous friend of the Bureau once said, "It would be easier for me to give \$20,000 than to raise it. When I ask these men for contributions I am also inviting them to ask me for contributions which will total or exceed their combined gifts."

The right to information before giving, the right to alternatives and to know 100% about alternatives, and the right to question: These rights are not taken seriously as yet by the great majority of givers. Yet to have it known that any large giver or that large givers as a class prefer to deal with 100% of each problem through 100% of a community would cause all who read and think of their giving to look for 100% opportunities.

Givers frequently do not want what would be considered the essential facts. When asked for an opinion as to appealing agencies I used to feel the necessity of making a complete statement as to what field the agency was in; how big the field was; what fraction of the field it covered, and how effectively, judged from information in my possession and summarized for questioners. To my chagrin I learned that my questioners did not want information before giving, but merely wanted me to say whether or not I thought they should give \$5, \$50 or \$500. In other words, they wanted me to make up their minds, which is the beginning of demoralization and "playing favorites" on the part of any persons consulted.

The three most serviceable questions are: What is 100% of your field? What percent are you covering? What percent is nobody covering?

The cure for narrowness is alternatives. This cure comes in appeals and in newspaper statements. If the right cure does not come in these ways the giver should look for alternatives.

Opportunities for service are so numerous that they should be pressed upon rich and poor alike so that people will never give without being sorry that they had not money enough to give to one or five or 10 other opportunities claiming their attention. The first 23 appeals to Mrs. Harriman for tuberculous individuals called for \$9,675,—too little to cure these 23 patients, but enough if spent through the National Association for the Prevention of Tuberculosis to persuade the states where these patients live to spend not merely \$9,675 but all that would be necessary and all that could be wisely spent, to stamp out the white plague within those states. Those who give without missing it are sure to “miss it” in their giving.

If the public is told that a few loan shark victims are rescued by rich givers, loan sharks themselves will see to it that other victims appeal to Lord Bountiful. If, on the other hand, a gift is made to wipe out the loan shark business, victims will help swell the tide of public sentiment for wiping out legal protection of extortion. Likewise, the money needed to save 25 farms about to be lost for tem-

porary lack of financial accommodation will interest the banks and business men of a whole state in providing money at legitimate rates wherever needed and wherever security justifies.

The proper attitude of social workers toward the rich, and a full sense of responsibility on the part of the rich, will never come until churches and colleges and organized charity stop competing with individuals in seeking gifts that the rich "will never miss." Bounty and tips continue in amounts that are never missed, where if we who appeal should once adopt a different attitude givers would deliberately set about solving fundamental problems. Having once seen in the individual appeal an opportunity for a city or a state to enlarge its plan and improve its machinery for uplift work, it is impossible for any donor to give without missing, no matter how small the sum.

The right to give without hurting is self evident and presumes the right to protection against disappointment when giving. Giving to benevolent causes can easily do more harm than saloons or corrupt political bosses. As President Pritchett wrote, "The chance of doing harm (to education) is much greater than the chance of doing good unless the giver knows." To describe the results of inefficient giving the word *maleficiary* is needed. An astonishingly large percentage of giving goes to maleficiaries when intended for beneficiaries. The chief victim of misdirected giv-

ing, the main maleficiary, will always be the public.

These rights impose the duty to try to find out whether one's gifts hurt when they are intended to help. No one wants to hurt. Apart from innumerable ways in which gifts are known to hurt their intended individual beneficiaries, gifts may easily hurt large numbers beside the intended beneficiaries by making it harder for the world to do its work, by making it harder for other up-lift agencies to get an audience, by misleading other givers, by creating problems.

For example, in 1911 the New York Milk Committee, as already cited, included in its budget for milk stations \$82,000 for milk relief. It finally dropped this item from its budget because existing relief agencies undertook to give the necessary relief. Had some one person or 10,000 persons given the Milk Committee \$82,000 for injecting a new relief agency into the New York situation, it would have hurt where donors intended to help. This certain effect was pointed out by both Mrs. Harriman and Mr. Rockefeller.

An appeal came to Mrs. Harriman for starting an orphan asylum and college combined. There is no way in which an orphan asylum and college can be combined without hurting everybody involved.

In another instance, Mrs. Harriman gave some money to make possible an important scientific work. She was shortly beset to increase the amount tenfold. She looked over the plant per-

sonally, and said to the executive in charge, "Apparently you are already swamped with business. You have not yet in control your present modest equipment. To give you more money now, before you have mastered your present equipment, would divert your attention from the scientific work in which you are interested, to administrative work in which you are not interested and in which you are apparently not easily efficient. Your usefulness would be restricted by increasing your responsibilities at this time."

The right to give without gambling: To give without thinking and to give without knowledge means certain hurting of beneficiary or of society, and is just as much gambling as is investment without knowledge and without thought. Get-happy-quick schemes are just as much gambling as get-rich-quick schemes.

Once I was called by telephone to an urgency meeting which came at a time most inconvenient for me but in a way which made it impossible for me to decline the assistance that it was alleged I was able to give. It developed that a certain person had given \$10,000 to the man who summoned me on the latter's statement that he wanted to apply to a certain nation wide problem the methods of municipal research. Now that they had the money they wanted me to tell them what in the world they had meant,—how they could apply the method of municipal research to their particular problem.

Monte Carlo knows no wager that has more the essence of gambling than this gift of \$10,000.

In another case I was asked to consult with a group that wanted to raise \$63,000 for a splendid cause. I asked them how they reached that figure, i.e., what they proposed to do. They said that was what they wanted to ask me about. They were able to show how they needed \$19,000, but they hadn't the slightest idea why they needed the other \$44,000. They were gambling, and so would be any rich man who would give them \$63,000.

The right to one's money's worth of result for one's self and one's beneficiaries is as natural as the right to one's money's worth in purchasing railroad tickets or gas, to full weights and measures, pure drugs, pure foods, and to protection against wild cat banking.

The right to reports of results and the right to reports of work not done separated from work done: With relatively few exceptions agencies receiving funds have begun now to try to report convincing evidence that money spent by them has been well spent. These reports are much clearer and specific for small current gifts which come in from a large number of contributors than for large current gifts from a few friends or for endowments, building funds, etc. The reporting to current small subscribers is due partly to that growing sense of responsibility for rendering business-like statements comparable to statements from "in-

dustrials," and also largely to that "gratitude which is a lively sense of favors to come."

Reports are also, as a rule, appeals for support. Naturally they aim to justify the giving. With negligible exceptions, however, reports to current subscribers fail to picture work that was not done satisfactorily, or that vast part of the same field which the agency has not attempted to cover. With fewer exceptions are large givers and donors of bequests told just what has happened by means of their bequests. For example, I have in mind an agency that secured several bequests or memorial funds on the understanding that they should be used for certain specific purposes. When the funds were secured, the agency had in mind not only meeting the sentimental requirements of the donors, but advertising to other possible donors the advantage of establishing memorials which should be alive and adapted to each year's needs. The original idea was that before spending this money a number of alternatives should be passed before the agency and it would choose that particular alternative which best fitted the spirit of the donor. What actually happened was, that at the end of the season, after the money had been spent, the year's work done when the time for the annual report returned, the reporters picked out of expenditures already incurred enough money to account for these various memorial funds.

The whole history of giving would have been dif-

ferent had donors been informed six months after and a year after and four years after as to the results of their giving.

Few exposures of public business would be more uncomfortable and astounding than would be the publication of the facts about the use made by public charitable and religious agencies of large gifts and bequests and of gifts in answer to "special appeals." That this is true should make all of us somewhat more indulgent in judging the defects of government. Colleges have used trust funds without regard to restrictions imposed by the donors. Charitable agencies given money to help Mrs. A. have diverted it to help Mrs. B. There once came before me a recommendation from Agency A that "inasmuch as the ABC family is now being helped by Agency B, please transfer \$44.50 remaining to the credit of that family in our specified funds to the GH and LM families." I endorsed this slip with the following sentiment: "Inasmuch as the public has contributed \$44.50 to support the ABC family, will Agency A consider taking over responsibility for this family and spending the money on it?" Later, as indicated on page 201, a system of accounting was introduced which kept by itself the fund given for each family, and new donors are now advised that a surplus exists and asked whether they wish it returned or devoted to other families.

The right to know the world's experience in

giving: In building a house, starting a hospital, promoting a railroad or planning an advertising campaign, it is expected that each man shall start where the world leaves off the day before he starts. Technical journals, training schools, professional traditions are provided that we may use the world's experience to date in guiding business practice. The minister has what purports to be a digest of the world's experience to guide him in his sermons and in his parish work. The relief visitor has the world's experience to date in administering relief. The college president knows the world's experience in raising money and in drawing syllabuses, even though there is a blur when he tries to learn college experience in spending money and in training men.

Thus far the giver, even though prepared to spend half his fortune on learning the world's experience in giving, must fail. We have not yet analyzed and recorded that experience in a way to provide a ready guide. As soon as the analysis exists and is made easily available we may hold givers responsible for studying that experience either by themselves or through a representative. The Charity Organization Society of New York has in its bureau of advice and information the nearest existing approach to a cumulative index to such experience, but it is rudimentary and not yet militant.

The right to expert, unprejudiced counsel: In no other field, not even matrimony itself, is it so difficult to secure either expert counsel or unpreju-

diced counsel as in the field of giving. The reason is simple. The people who know also want. They want money. They want their consultant's money. There is almost no one to whom a giver may turn, whose advice would be worth anything to him, who has not one or more special interests. This is not because the adviser wants to take advantage of the giver, but because the adviser's knowledge is limited to his own experience and observation which he cannot easily broaden by reference to handbooks, guides, and impersonal experts, such as should be provided for givers.

Recently a very rich man asked a dozen men for suggestions about giving away \$10,000,000. He received a dozen answers. He was very much provoked because one answer had been written without enough thought. I have wondered whether he could have helped giving away \$10,000,000 had he turned not to men without a program, but to men each obsessed with a program for meeting some national need. No great man would think of asking any one of twelve dinner companions chosen from bankers, railroad presidents, college presidents, etc, to entertain an audience by a song or by a violin solo. The time will come when he will not think of asking for advice about giving from men whose experience does not furnish them information and expert judgment about giving. That time will, of course, follow the existence of analyzed information and central agencies to "broker" advice about giving, as

Wall Street brokers advise about other investments, and as municipal reference libraries give officials and public the world's experience as to paving contracts, garbage disposal or railway franchises. If given a choice tomorrow between a hundred million dollar foundation or a guarantee that a hundred persons closest to the ten richest men and women in the country would be informed with respect to public giving, I should choose the latter alternative. Just as artists sing up to their critics, as editors write up to their audiences, so donors give up to the expectation and information of those surrounding them. So do they also give down to their surroundings.

The right to a public informed about giving: Mr. Rockefeller has experienced with respect to his program for a great national foundation some of the penalties of trying to work with and for an untrained public. He announced his intention to establish a greater philanthropic foundation than the world had ever hoped for, and he is now astonished by the refusal of Congress to grant a charter. The organ of expert discussion of such matters, *The Survey*, openly attacked the charter on several grounds that should have been made obsolete a generation ago by Mr. Rockefeller's own giving. Moreover, the announcement itself took the public mind so little into account that it emphasized the public's future obligation to Mr. Rockefeller and its perpetual dependence upon him in times of emergency when it should have emphasized the public's unpar-

alleled opportunity to further its own interest by co-operation with Mr. Rockefeller.

While the object of this foundation commends itself to practically every mind, six tenths of several hundred editorial notices examined by me were critical either of the purpose or the venture or both,—in marked contrast with the comment of a few years earlier upon the three Rockefeller foundations for southern education, medical research and eradication of hookworm.

Holding a mirror up to givers is essential to their efficiency. At present the only part of the rich man's life which he never hears frankly discussed is his giving. While the fundamental explanation is that there is no systematic way of informing the public as to results, in fact, no recognized standard for testing results, there are three other simple explanations: (1) naturally the agencies receiving the money will not care to criticise; (2) rival agencies cannot afford to criticise because they hope to get the next gift or the same kind of gift from the same kind of man; (3) editors consider it uncalled for to criticise giving or are still under the spell of folk sayings like "Speak well of the dead" and "Do not look a gift horse in the mouth," or they themselves do not know the difference between efficient and inefficient giving. Informing the public under these circumstances may easily give offense without giving information. The one organ devoted exclusively to informing the public about so-

cial work departed from its practice of silence with respect to defects of giving in the case of the Rockefeller Foundation, but with that exception has printed literary reports of giving or has been silent. No one having information, the giver is denied his right to an informed public.

The right to give secretly or anonymously must be conceded subject only to its being compatible with other essential rights. Secrecy and anonymity are prompted often by modesty and often by fear of importunity. The chief weakness of secrecy is that it seldom works. What person is more provoking of pity than he or she whose secret giving is notorious? Another defect is that it is harder for anonymous giving to be efficient,—partly because it too often precludes the investigation necessary to efficient giving and to adequate testing of results, partly because it deprives the donor of the coöperation from the public which is usually essential to straight thinking, restricts his opportunities for new information, and prevents the exercise of several of his rights. The harm done by seeming to refuse to do one's share will, as a rule, offset any benefits of bona fide secret and anonymous giving; exceptions almost always relate to the donor's name rather than to the fact of the gift. If donors' names are withheld on the ground that their publication would jeopardize a movement, the public has a right either to refuse such money or to be convinced that its prejudice is unfounded or unintelligent.

The Russell Sage Foundation's defense of secrecy I have publicly criticised on the ground that communities have a right to know who and how much money and conviction are back of every public movement. Yet while the Bureau of Municipal Research has never concealed donors' names or amounts given, it has failed to publish many important facts where it felt that better service would be rendered by not wittingly or unwittingly subtracting from credit given to coöperating public officials or coöperating private agencies for constructive work suggested, supervised or even done for departments by the Bureau. Is this position consistent?

Exceptional circumstances warrant anonymous gifts to institutions and to individuals in cases such as the following: A gentleman came to me one day and said that it was a great pity that we could not retain the personal satisfaction of giving directly, while at the same time holding to the advantages of giving scientifically. He referred particularly to "gentlefolk" and others who were unwilling to receive presents even from their intimate friends, but who would often be tided over a shoal by a gift of money from an unknown source. He asked me to prepare a list of people, and that year at Christmas time sent \$1,600 in gold, in amounts running from \$10 to \$150, for individuals, including a tenement house girl who wished to become a teacher and needed tuition free, three aged sisters of known refinement who had not for years been able to indulge

themselves in the slightest luxury or in comforts beyond actual necessities, etc. Unless those who are able to do this sort of thing arrange among themselves to get information on a larger and more reliable scale than has yet been possible, not one man in 100 who would like to do it will find the means of doing it satisfactorily.

The right to protection against indiscriminate praise is perhaps the most fundamental right of all. Givers have a right to learn from their own mistakes. They have a right to sincere judgment. The only instance I know where the public in any general way criticised a large gift was when editorials criticised Mr. Rockefeller's proposed foundation as originally submitted to Congress. Here and there ill tempered people and now and then a frank editor will suggest that money might have been given to better ends. But 99 out of 100 givers are given in return only indiscriminate praise. Thus men have been allowed to give for 25 years, and to die in ignorance of the fact that the individuals to whom they gave and the public with whom they lived had questions or even contempt for their giving.

Is it kind to praise a woman for public spirit who spends \$2,500 on her own dress for a benevolent entertainment, or a man who gives hundreds of thousands of dollars to institutions disqualified by facts presented by his own experts, or the trustees who place a convalescent home next a famous insane asylum on land at \$2,500 per acre, or the administra-

tors of a child welfare exhibit who knew they were wasting money at a rate to make Tammany Hall blush, or experts able to have prevented all such miscarriages of philanthropy but who did not feel free to criticise?

Discriminate praise means discriminating disapproval equally outspoken. Discriminate praise and discriminate disapproval can never be expected from agencies which are competing for the attention and interest of donors. In their own defense, as well as in the defense of beneficiaries, givers owe it to themselves to establish standards and organs of criticism and an atmosphere which permits criticism. At the time the Rockefeller Foundation was announced I suggested that one good use of part of the foundation would be to endow an organ of criticism and description which should, for ever and ever, tell the truth about the use of the Rockefeller Foundation in particular,—its refusals as well as its gifts—and the use of other foundations and gifts.

The right to be dealt with sincerely: So long as there are both people with much money and other people needing that money, there will be insincerity on both sides in dealing with one another. Those with money will pretend to an interest in uplift work which either does not exist or is transitory and superficial. Those needing money will affect admiration and deference which they do not feel. That the giver has the right to be dealt with sincerely, however, cannot be doubted. Nor can it be doubted

that at present in a large proportion of cases the giver is wheedled, flattered, humored, misled, and only too often despised, for his lack of discernment. It is considered not only proper but humane and reputable to pass resolutions of appreciation and regret when a woman director of a board is deposed for taking commissions on supplies or a hospital superintendent is dismissed for embezzlement or gross incompetency. Why jeopardize a good cause by advertising a sad and discreditable fact?

The only "100% list" that we are almost certain to find in the councils of uplift and educational work is a list of the foibles, pictures, weaknesses and vanities of "hoped-for-givers." It is altogether natural, but because it is natural, it is worth while for givers themselves to bring about such changes in conditions as will minimize this insincerity. This is all the more important because those methods which are used successfully by appealers in dealing with donors happen also to be the methods by which the public is wheedled, cajoled and misled by parties and politicians, by get-rich-quick-men, by insincere journalism and by innumerable propagandas.

Answering appeals should be the last act of an intelligent mind and not the last step in a game of "catch as catch can," "hare and hounds," "pigs in clover" or "spider and the fly." As long as successful appealing is regarded as a matter of catch phrases to strike the fancy or probe the

weakness of prospective givers, clerks and officers who help prepare appeals and letters will continue to be insincere with givers. Thus far large givers have used more intelligent and more sincere methods than have people appealing to them. The proverbial "Pittsburg millionaire" has lived nearer to his light than the "Pittsburg minister" or the "Pittsburg social worker."

If it is not true that people get the kind of government they want, it is true that leading philanthropists get the kind of social worker they want. At any rate, the social worker is more often a product of his environment than a corrector, and if the rich man and rich woman do not want sycophantic, insincere, inconsistent, shuffling service by the men and women in the field, they must equip themselves to ask the questions and apply the tests that will discriminate between the man who "makes good" and the man who "talks good."

The road of practical philanthropy is strewn with the wrecks of good resolutions, one may almost say of manhood and womanhood, by those who have been unequal to the struggle toward straight thinking and straight acting in connection with those who give money.

It is a very difficult thing to tell a prospective donor that his impulse is pointed in the wrong direction. When I went to the Association for Improving the Condition of the Poor I found that a large number of families were being helped by the

organization against the judgment of every person dispensing the funds. Moreover it was a rule of the office that when certain influential persons reported a case supposedly for investigation, the office would find it necessary to give material relief and give it liberally. I could make no headway in getting an independent point of view until I convinced those in important positions that it was discourteous, unfair and disloyal to our donors to assume that they wished us to use other people's money given to us as trustees, unwisely or for the injury of any poor family.

It is one of the depressing experiences of social work to note the rapid disintegration that takes place in many of us who are put in this relation to rich people. Men and women intended by nature and by twenty years of training to be illustrations of steadfastness, consistency, courage and originality acquire with discouraging facility the attitude of "Yes, Mr. —, No, Mr. —, Yes, indeed, Mr. —."

On the other hand, the man who does not pawn his individuality when he takes such a position is almost certain to incur the displeasure and even the personal dislike of donors or trustees. In fact, with boards constituted as they have been in the past, getting into hot water with one or more of the trustees is almost a *sine qua non* to success. It is obvious that within institutions, as within families, there must be peace. Nominally at least trus-

tees are more important than paid workers. Organically the trustee must be considered first. It must be assumed that as between a board and an executive officer the board is right until the board is changed; but it need not be considered that a minority on a board is always right. In few boards will the majority require insincerity toward trustees or donors if an effort is made to present the truth.

The right to clearing houses of information about needs, appeals and gifts: None of the rights above enumerated can be guaranteed without establishing clearing houses where facts and judgments will be given impersonally without fear, favor or prejudice.

A private secretary is not a clearing house. No one's memory is a clearing house. There can be no such things as impersonal facts and impersonal judgment where there is not detailed, analyzed record of others' giving to which a donor can send appeals in full knowledge that their merit can be discovered, and from which donors can secure lists of needs at home and abroad which promise legitimate returns. There is as much difference between current methods of giving and of getting facts and judgments about giving, and the proper methods, as there is between the stock exchange and a bucket shop, or between the manipulated endorsements of Get-Rich-Quick Wallingford and a clearing house certificate. Here it should be remembered that the clearing house principle enables one check for \$100 to pay \$1,000,-

000 of obligation. So it will frequently happen that one bit of information or one request in a clearing house for givers will answer 1,000 questions or meet 1,000 needs.

The right to grow in understanding: As a child has the right to grow into manhood in his duties and in his thought, so the donor has a right to grow because of his giving. It is little less than a tragedy to see men and women giving millions at the age of seventy from the simple, shallow motives that prompted them at the age of thirty or forty. There is something radically wrong and anti-social in the relation between the appealer and the donor, between church and supporter, between hospital and contributor, if "blindness" are put on the eyes and minds of grown up men and women. Growth in understanding will be promoted by the proposed clearing house, which will constantly emphasize things not done at all, things not done efficiently, needs not met, and lines of activity which are most productive.

The right to know the relation of each benefaction to government: Philanthropy cannot succeed by trying to supplant government. It cannot succeed without supplementing government. When it fails to supplement it confuses, hampers, injures, cripples. Wherever American philanthropy works without reference to American government men and women philanthropists will be found withholding taxes in larger amounts than their philanthropic gifts, and consciously or unconsciously ex-

exploiting government and the public for the good either of other philanthropies or of themselves. Philanthropy will never come into its own until it has broadened to mean not mere love of man in the abstract, but love of organized man, love of government that should aim, as Mrs. Harriman said when founding the Training School for Public Service, "to give every one an opportunity to become efficient."

THE END

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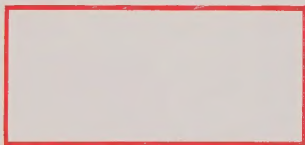
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